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(Requestor's Name)

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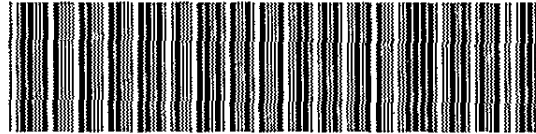
(Business Entity Name)

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FLORIDA

J. Shivers OCT 13 2006

ARTICLES OF INCORPORATION

OF

U.S.A. FIRST FINANCIAL MORTGAGE, INC.

ARTICLE I  
NAME

The name of the corporation shall be: U.S.A. FIRST FINANCIAL MORTGAGE, INC.

ARTICLE II  
PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 5700 Sheridan Street, Hollywood, FL 33021.

ARTICLE III  
DURATION

This corporation shall have perpetual existence.

ARTICLE IV  
PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE V  
CAPITAL STOCK

This corporation is authorized to issue 1000 shares of One Dollar (\$1.00), par value common stock.

ARTICLE VI  
PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of

Prepared by:  
Craig P. Rogers, Esq.  
100 N.W. 70<sup>th</sup> Avenue, Plantation, FL 33317

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TALLAHASSEE, FLORIDA

this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

**ARTICLE VII**  
**INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of this corporation is 100 S.W. 70<sup>th</sup> Avenue, Plantation, FL 33317 and the name of the initial registered agent of this corporation at that address is Craig P. Rogers, Esq.

**ARTICLE VIII**  
**INITIAL BOARD OF DIRECTORS**

This corporation shall have one (1) director. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1) or more than three (3). The name and address of the director of this corporation is/are:

Maritza Y. Nieves  
5700 Sheridan Street, Hollywood, FL 33021.

**ARTICLE IX**  
**INCORPORATOR**

The name and address of the Incorporator signing these Articles is: Maritza Y. Nieves, 5700 Sheridan Street, Hollywood, FL 33021.

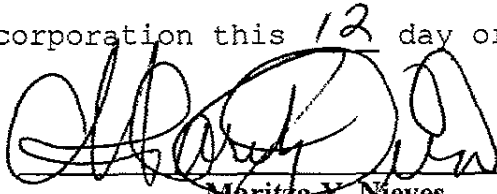
ARTICLE X  
INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XI  
AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

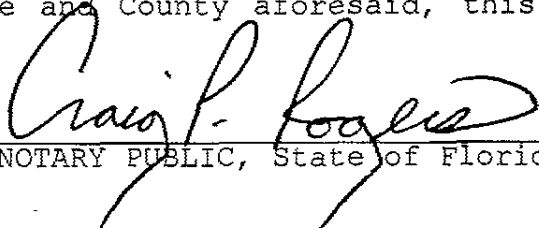
IN WITNESS WHEREOF, the undersigned incorporation has executed these Articles of Incorporation this 12 day of October, 2006.

  
\_\_\_\_\_  
Maritza Y. Nieves

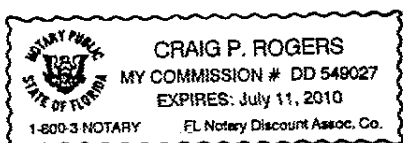
STATE OF FLORIDA                    )  
  ) ss.  
COUNTY OF BROWARD                )

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared **Maritza Y. Nieves**, who produced a driver's license as identification and to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 12 day of October, 2006.

  
\_\_\_\_\_  
NOTARY PUBLIC, State of Florida

My Commission Expires:  
(SEAL)



**CERTIFICATE OF DESIGNATION**  
**REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is U.S.A. FIRST FINANCIAL MORTGAGE, INC.

2. The name and address of the registered agent and office is:

Craig P. Rogers, Esq.  
100 N.W. 70<sup>th</sup> Avenue, Plantation, FL 33317.

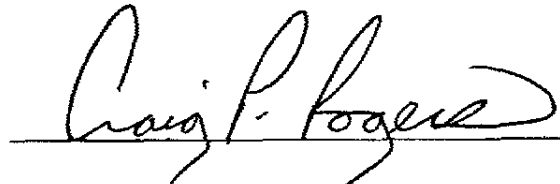
SIGNATURE:   
Corporate Officer

TITLE: Maritza Y. Nieves, Pres. & Director

DATE: 10-12-06

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE



DATE

10-12-06

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