Electronic Articles of Incorporation For

P07000113524 FILED October 09, 2007 Sec. Of State dcushing

BANKCREDIT MORTGAGE USA, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

BANKCREDIT MORTGAGE USA, INC.

Article II

The principal place of business address:

1489 W PALMETTO PARK RD SUITE 400 BOCA RATON, FL. US 33486

The mailing address of the corporation is:

1489 W PALMETTO PARK RD SUITE 400 BOCA RATON, FL. US 33486

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

The name and Florida street address of the registered agent is:

ANTONIO DIAZ 1489 W PALMETTO PARK RD 400 BOCA RATON, FL. 33486 I certify that I am familiar with and accept the responsibilities of registered agent.

P07000113524 FILED October 09, 2007 Sec. Of State dcushing

Registered Agent Signature: ANTONIO DIAZ

Article VI

The name and address of the incorporator is:

ANTONIO DIAZ 1489 W PALMETTO PARK RD 400 BOCA RATON, FLORIDA 33486

Incorporator Signature: ANTONIO DIAZ

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P ANTONIO DIAZ 1489 W PALMETTO PARK RD SUITE 400 BOCA RATON, FL. 33486 US

Article VIII

The effective date for this corporation shall be:

10/08/2007