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SECRETARY OF STAGE

LUIS CLEZA & FERNANDO ROBAINA			ज ुनि	
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ARTICLES OF INCORPORATION

ARTICLES I NAME

THE NAME OF THIS CORPORATION IS U.S. MORTGAGE EQUITY ACCELERATION, INC. and the mailing address is 4801 S. University Drive Suite 206-W, Davie, F1 33328.

ARTICLE II DURATION

This corporation shall have a perpetual existence, unless dissolved according to law.

SECRETARY OF STATE OF STATE AT SECULOR CONFICE AT LOW

ARTICLE III

PURPOSE

This corporation is organized for the purpose of transacting any or all business for which corporation may be incorporated under the Florida General Corporation Λ ct.

ARTICLE IV CAPITAL STOCK

This corporation is authorized to issue Five Hundred (500) shares of One Dollar (1.00) Par value common stock, which shall be designated "COMMON SHARES."

ARTICLE V INITIAL REGISTERED OFFICE & AGENT

The street address of the initial registered office of this corporation is 4801~S. University Drive Suite 206-W Davie , Florida, 33328 , and the name of the initial registered agent of this corporation at that address Luis Cieza.

ARTICLE VI INITIAL BOARD OF DIRECTOR(S)

This corporation shall have (2)($_{two}$) director(s) initially. The number of director(s) may be either increased or decreased from time to time by the By-Laws, but shall never be less than one. The name(s) and address(es) of the initial director(s) of this corporation is/are:

Luis Cieza 4801 S. University Drive Suite 206-W Davie, F1 33328 Fernando Robaina 4801 S. University Drive Suite 206-W Davie, F1 33328

ARTICLE VII INDEMNIFICATION

To the full extent permitted by law, the corporation shall indmnify each person made or threatened to be made a party to any threatened, pending or completed action, suit, or proceeding, whether civil, criminal, administrative or investigative (including, one in the right of the corporation to precure a judgement in its favor) by reason of the fact that her or his testator or intestate, is or was a director, officer, employee or agent of the corporation or served any other corporation, partnership, joint venture, trust, or other enterprise in any capacity, at the request of the corporation.

ARTICLE VIII OFFICERS

The officers of this corporation shall be as follows:

NONE.

ARTICLE IX INCORPORATORS(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is/are as follows:

Luis Cieza 4801 S. University Drive Suite 206-W Davie, Fl 33328

Fernando Robaina 4801 S. University Drive Suite 206-W Davie, Fl 33328

The undersigned incorporator(s) has/have executed these Articles of Incorporation on this $\frac{14}{\text{February}}$, 1995.

STATE OF FLORIDA COUNTY OF DADE

BEFORE ME, notary public authorized to take acknowledgments in the state and county set forth above personally appeared <u>Luis Cieza & Fernando Robaina</u> known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorportion.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the state and county aforesaid this

My commission expires:

NOTARY PUBLIC STATE OF FLORIDA MY COMMON PROPERTY 1955

Bonded Under Hotary Public Underwriters

CERTIFICATE DESIGNATION PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091 Florida Status, the following is submitted, in compliance with said Act:

First -- That U.S. MORTGAGE EQUITY ACCELERATION, INC.

desiring to organize under the laws of the State of Florida

with its principal office, at 4801 S. University Drive Suite 206-W

City of Davie , County of Broward, State of

Florida, has named Luis Cieza

located at 4801 S. University Drive Suite 206-W

City of Davie , County of Broward, State of

Florida, as its agent to accept service of process of within

this state.

Having been named to accept service of process of the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

BY:

