LAW OFFICES OF

500 SOUTH AUSTRALIAN AVENUE • SUITE 120 WEST PALM BEACH, FLORIDA 33401

98 FEB 13 PM 12: 04

TELEPHONE (561) 655-8966

FAX (561) 655-8766

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February 10, 1998

Secretary of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

U.S. MORTGAGE FUNDING, INC.

Dear Sir or Madam:

In connection with the above corporation, enclosed please find an original and two copies of Articles of Incorporation, along with my check in the amount of \$122.50.

Please provide the undersigned with a date stamped copy of the filed Articles of Incorporation.

Should you have any questions, please do not hesitate to contact the undersigned. Thank you.

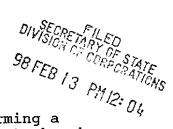
Sincerely yours,

Susan M. Iorio

Certified Legal Assistant

Enclosures

# ARTICLES OF INCORPORATION OF U.S. MORTGAGE FUNDING, INC.



The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

#### ARTICLE I - NAME

The name of the corporation shall be:

U.S. MORTGAGE FUNDING, INC.

# ARTICLE II - DURATION

The duration of this corporation is perpetual.

## ARTICLE III - PURPOSE

The purpose for which this corporation is organized is any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

#### ARTICLE IV - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

4889 LAKE WORTH ROAD, SUITE 112, LAKE WORTH, FL 33463

#### ARTICLE V - DIRECTORS

The names and street addresses of the initial directors are:

NAME

ADDRESS

Susan M. Iorio

4889 Lake Worth Road Suite 112 Lake Worth, FL 33463

#### ARTICLE VI - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1,000 shares of Class A common voting stock at \$1.00 par value per share.

## ARTICLE VII - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

RAPHAEL RAYMOND LEVY

4889 Lake Worth Road Suite 112

Lake Worth, FL 33463

#### ARTICLE VIII - INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

RAPHAEL RAYMOND LEVY

4889 Lake Worth Road Suite 112 Lake Worth, FL 33463

#### ARTICLE IX - BY-LAWS

The By-Laws of the Corporation shall be initially adopted by the Board of Directors, and may be changed or repealed by the affirmative vote of a majority of the shareholders at any meeting.

Dated this 9th day of February, 1998

Raphael Raymond/Lev

Incorporator

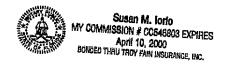
STATE OF FLORIDA

COUNTY OF PALM BEACH

I hereby certify that on this 9th day of February, 1998, personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, RAPHAEL RAYMOND LEVY, who is well known to me.

Notary Public

My Commission Expires (SEAL)



# CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE OF PROCESS WITHIN THIS STATE NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

The following is submitted pursuant to Section 48.09(1) and Section 607.034, Florida Statutes.

U.S. MORTGAGE FUNDING, INC. desiring to organize under the laws of the State of Florida, has named RAPHAEL RAYMOND LEVY with offices at 4889 Lake Worth Road, Suite 112, Lake Worth, FL 33463, as its initial registered agent to accept service of process within this State.

#### ACKNOWLEDGEMENT:

Having been named to accept service of process for the above-stated corporation, at the above stated office within this State, I hereby accept to act in this capacity and agree to comply with the provisions of said statute relative to keeping the registered office of the corporation open from 10:00 a.m. to noon each day, except Saturdays, Sundays and legal holidays, and to post herein a sign designating the name of the corporation and the name of its registered agent.

Dated this \_9+ day of February, 1998.

Raphael Raymond Levy