

**Electronic Articles of Incorporation  
For**

P05000101790  
FILED  
July 20, 2005  
Sec. Of State  
dwhite

BUYOWNER MORTGAGE OF FLORIDA 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:

BUYOWNER MORTGAGE OF FLORIDA INC.

**Article II**

The principal place of business address:

15025 NW 77 AVE  
SUITE 124  
MIAMI, FL. 33014

The mailing address of the corporation is:

15025 NW 77 AVE  
SUITE 124  
MIAMI, FL. 33014

**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:

CARLOS GARCIA-CARRANZA  
20173 NW 9 DRIVE  
PEMBROKE PINES, FL. 33029

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CARLOS GARCIA-CARRANZA

### **Article VI**

The name and address of the incorporator is:

RAMSET NUNEZ  
20173 NW 9 DRIVE  
PEMBROKE PINES, FL 33029

Incorporator Signature: RAMSET NUNEZ

### **Article VII**

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

Title: P  
RAMSET NUNEZ  
20173 NW 9 DRIVE  
PEMBROKE PINES, FL. 33029

Title: VP  
UNIVERSAL HOLDINGS GROUP LIMITED  
19451 SHERIDAN STREET  
PEMBROKE PINES, FL. 33332

Title: SEC  
RASIEL GARCIA-CARRANZA  
20173 NW 9 DRIVE  
PEMBROKE PINES, FL. 33029

### **Article VIII**

The effective date for this corporation shall be:

07/22/2005