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LAZARUS CORPORATE FILING SE	ERVICE, INC.			
(Requestor's Name)				
3320 S.W. 87th AVENUE (Address)				
MIAMI, FLORIDA (305)552-	-5973			
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CR2E031(9/92)



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

January 10, 2000

LAZARUS

MIAMI, FL

SUBJECT: UNITED BANKERS CORP.

Ref. Number: W0000000710

We have received your document for UNITED BANKERS CORP.. However, the document has not been filed and is being returned for the following:

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking Director's Office 101 E. Gaines St. Fletcher Bldg., 6th Floor. Tallahassee, FL 32399-0350 (850) 410-9111.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6934.

Loria Poole Corporate Specialist

Letter Number: 000A00001217

DEPARTALITY OF STATE DIVISION OF CORPORATIONS TALL AND SALE, FLORIDA

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BECEINED

ARTICLES OF INCORPORATION

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

	ARTICLE I NAME	SECRE
	The name of the corporation shall be:	TARY DI
(MORTGAGE POINTE CORPORATION	
		TATE
	ARTICLE II PRINCIPAL OFFICE	
	The principal place of business and mailing address of this corporation shal	l be:
	Many, Fl 33140	p
	ARTICLE III SHARES	
	The number of shares of stock that this corporation is authorized to have outstanding at any one time is:	
	100	
	ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADD	RESS .
	The name and address of the initial registered agent is:	
	Ricach Guerren 522 grand card Dr	
	mignist 3340.	

ARTICLE V INCORPORATOR(S)

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

ARTICLE VI DIRECTOR(S) The name(s) and street address(es) of the director(s) to these Articles of Incorporation is (are): LICAL RUENCED 572 GRANGGAM OF MANUEL SCHOOL FREEDRICE OF STATE GRANGGAM OF MANUEL SCHOOL FREEDRICE OF STATE GRANGGAM OF MANUEL SCHOOL FREEDRICE The undersigned incorporator(s) has (have) executed these Articles of Incorporation this day of	
The name(s) and street address(es) of the director(s) to these Articles of Incorporation is (are): WANTER PROJUCE OF WANTER President vice of Change Ruemen 572 grand Cami dr. missing recently transuce The undersigned incorporator(s) has (have) executed these Articles of Incorporation this 7 day of San Con Camilla Ruemen 1 Articles of Incorporation 1 Articles	
The name(s) and street address(es) of the director(s) to these Articles of Incorporation is (are): Coch Buttle	
The name(s) and street address(es) of the director(s) to these Articles of Incorporation is (are): INCOME REPORT 572 GRANGGAM OF MARINE SECRETARY ARCHITICE OF THE Undersigned incorporator(s) has (have) executed these Articles of Incorporation this 7 day of 500 Are 100	
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HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT 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 RELATED TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

REGISTERED AGENT