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767 S. State Road 7  
Suite #12  
Margate, FL 33068

October 19, 2000

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-11/06/00-01067-009  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

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

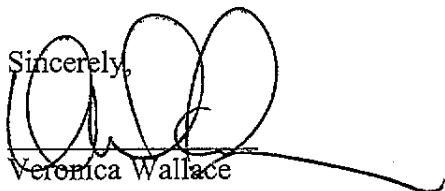
Dear Sir or Madam:

**RE: UNIVERSAL MORTGAGE GROUP, INC.**

In regards to the above-captioned Corporation, please find enclosed the following documents:

1. **Articles of Incorporation**
2. **Check in the amount of Seventy-eight Dollars and Seventy-five Cents (\$78.75) made payable to Florida Dept. of State.**

Please proceed accordingly. Thank you.

Sincerely,  
  
Veronica Wallace  
President

FILED  
00 NOV -6 PM 5:38  
SECRETARY OF STATE  
TALLAHASSEE, FL 32314

11-6  
WOC

**ARTICLE I.**

**NAME**

The name of the Corporation shall be

**UNIVERSAL MORTGAGE GROUP, INC.**

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The principal place of business of this corporation shall be 767 S. STATE ROAD 7,  
SUITE #12, MARGATE, FLORIDA 33068

**ARTICLE II.**

**NATURE OF BUSINESS**

This corporation may engage or transact in any or all lawful business or activities as  
permitted under the laws of the United States, State of Florida or any other State.

**ARTICLE III.**

**CAPITAL STOCK**

The maximum number of shares of stock that this corporation is authorized to have  
outstanding at any one time is 100 shares of common stock having \$1 par value per share.

## **ARTICLE IV.**

### **ADDRESS**

The street address of the initial registered office of the corporation shall be 767 S. State Road 7, Suite #12, Margate, Florida and the name of the registered agent is VERONICA WALLCE.

## **ARTICLE V.**

### **TERM OF EXISTENCE**

This corporation shall exist perpetually. Every shareholder upon the sale for cash of any new stock of this corporation of the same kind, class, or series as that which he already holds, shall have the right to purchase his pro rata share thereof at the price at which it is offered to others.

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## **ARTICLE VI.**

### **SPECIAL PROVISION**

It is not the intent of the incorporator that the corporation will qualify under section 1362 of the Internal Revenue Code.

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## **ARTICLE VII.**

### **DIRECTORS**

The names and post address of the members of the first Board of Directors; these said people are the subscribers of these Articles of Incorporation:

<b>Name</b>	<b>Post Office Address</b>
<b>VERONICA WALLACE</b>	<b>767 S. STATE ROAD 7, #12 MARGATE, FL 33068</b>

## **ARTICLE VIII.**

The name and post office address of each subscriber to these Articles of Incorporation,  
the number of shares of stock each agrees to take and the value of the consideration  
thereof, the proceeds of which amount to

NAME	ADDRESS	NO. OF SHARES	VALUE
VERONICA WALLCE	767 S. STATE RD. 7 SUITE #12, MARGATE FLORIDA 33068	100	\$1

IN WITNESS WHEREOF, I, the undersigned, being the original subscriber to the capital stock herein above named, for the purpose of forming a corporation to do business in the State of Florida, do make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, and do respectively agree to take the number of shares, herein above set forth, and hereunto set our hands seals this 25<sup>th</sup> day of October 2000.

SIGNED, SEALED AND DELIVERED )

In the presence of: :

VERONICA WALLCE

**STATE OF FLORIDA :**

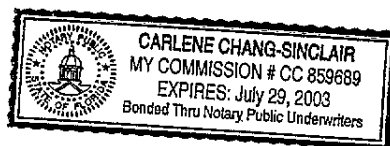
**COUNTY OF BROWARD :**

**BEFORE ME**, the undersigned authority, an officer duly authorized to administer oaths and take acknowledgements VERONICA WALLACE, who personally appeared to me, well known to be the person who executed the foregoing Articles of Incorporation, and he executed the same freely and voluntarily for the purposes therein expressed.

**WITNESS** my hand and official seal this <sup>25<sup>th</sup></sup> day of October 2000, at Fort Lauderdale, Broward County.

  
**NOTARY PUBLIC, State of Florida**

**My Commission Expires:**

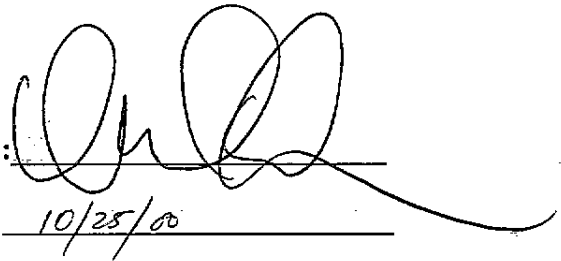




VERONICA WALLACE LOCATED AT 767 S. STATE ROAD 7, SUITE #12  
MARGATE, FLORIDA 33068

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR  
THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN  
THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I  
FURTHER AGREE TO COMPLY WITH THE PROVISION OF ALL STATUTES  
RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY  
DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION  
607.325 FLORIDA STATUTES.

SIGNATURE:

A handwritten signature in black ink, appearing to be 'V. Wallace', written over a horizontal line.

DATE:

10/25/00