

PO2000059084
**United Mortgage
Bankers Of America,
Corp.**

May 5, 2002

Florida Department of State
Division Of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

Dear Sir or Madam:

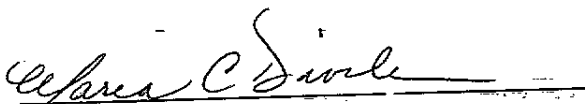
Attached please find the Articles of Incorporation for United Mortgage Bankers Of America, Corp. Doing business as a Licensed Mortgage Brokerage Business.

In addition, please find a check payable to Florida Department of State in the amount of \$ 87.50 for the proper New Filing for a Florida Corporation.

In the efforts of expediting the filing of the proper documentation with the State Comptrollers Office, our Federal Identification Number and Business Checking account, we would appreciate your immediate attention in this matter.

Thank You in advanced for your cooperation in this matter. Please do not hesitate to contact me directly if you have any questions.

Sincerely,


Ms. Maria C. Davila
Registered Agent

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*****87.50 *****87.50

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 MAY 29 AM 11:57

15231 SW 41 St STREET, MIRAMAR, FLORIDA 33027
BUS (954) 704-4764 (305) 775-9818

BR 5/29
W02-13919



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

May 14, 2002

MARIA C DAVILA
15231 SW 51 ST
MIRAMAR, FL 33027

SUBJECT: UNITED MORTGAGE BANKERS OF AMERICA, CORP.
Ref. Number: W02000013919

We have received your document for UNITED MORTGAGE BANKERS OF AMERICA, CORP. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

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

Enclosed is a "Name Approval Request" form to be filled out and sent to the address indicated on the form. If the proposed name is approved by the Division of Banking, resubmit the document and approval letter to the Division of Corporations for filing.

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) 245-6919.

Beth Register
Corporate Specialist Supervisor
New Filings Section

Letter Number: 702A00030592

ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

May 22, 2002

Ms. Odalis Gonzalez
The White House Building
15165 NW 77th Avenue, Suite 2005
Miami Lakes, Florida 33014


Dear Ms. Gonzalez:

Re: United Mortgage Bankers of America Corp.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,


Alex Hager
Director

AH:ker

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

William T. Sims, Division of Finance and Securities
Department of Banking and Finance

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

United Mortgage Bankers of America, Corp.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailling address is:

The White House Building
15165 NW 77th Avenue, Suite 2005
Miami Lakes, Florida 33014

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Licensed Mortgage Brokerage Business

ARTICLE IV SHARES

The number of shares of stock is:

1500 SHARES AT NO PAR VALUE

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

ILIANA TORRES, PRESIDENT
DAMARIS REY, PRESIDENT
ODALIS GONZALEZ, PRESIDENT -PRINCIPAL BROKER

ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is:

ODALIS GONZALEZ
THE WHITE HOUSE BUILDING
15165 NW 77th Avenue, Suite 2005
Miami Lakes, Florida 33014

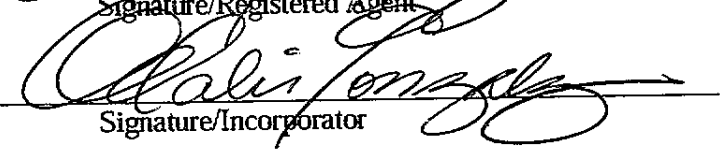
ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

ODALIS GONZALEZ
THE WHITE HOUSE BUILDING
15165 NW 77th Avenue, Suite 2005
Miami Lakes, Florida 33014

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity


Signature/Registered Agent


Signature/Incorporator


Date


Date

FILED STATE
SECRETARY OF FLORIDA,
TALLAHASSEE, FLORIDA
02 MAY 29 AM 11:57