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SECRETARY OF STATE
FLORIDA
02 DEC 24 AM 1:30

EFFECTIVE DATE
1-1-03

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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TRANSMITTAL LETTER

BEST QUICK TAX RETURN
310 1/2 S. BUMBY AVE
ORLANDO, FL 32803
(407) 896-7921

I AM ENCLOSING A CHECK OF \$70 DOLLARS. PLEASE SEND ME A STAMPED COPY OF THE
ARTICLES.

THANK YOU.

EFFECTIVE DATE
1-1-03

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

02 DEC 24 AM 1:30

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

F. P. UNITED MORTGAGE, INC.

ARTICLE II: PRINCIPAL OFFICE

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

5796 STAFFORD SPRINGS TRAIL
ORLANDO , FL 32829

ARTICLE III: SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 SHARES - NO PAR VALUE

FRANCISCO PERALTA - 100 SHARES

ARTICLE IV : INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

FRANCISCO PERALTA
5796 STAFFORD SPRINGS TRAIL
ORLANDO, FL 32829

ARTICLE V: INCORPORATORS

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

PABLO RODRIGUEZ, CPA
310 1/2 S. BUMBY AVE.
ORLANDO, FL 32803

ARTICLE VI: DIRECTORS

The company will be run by the board of directors. The directors are:

FRANCISCO PERALTA
MARIA PERALTA

ARTICLE VII: OFFICERS

FRANCISCO PERALTA - PRESIDENT
MARIA PERALTA - VICE PRESIDENT

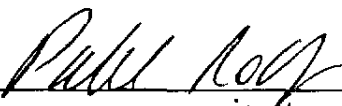
ARTICLE VIII: EFFECTIVE DATE FOR CORPORATION

The effective date for this corporation shall be: **January 1, 2003.**

ARTICLE IX: NATURE OF BUSINESS

The corporation will engage in the business of mortgages. The foregoing purposes and activities will be interpreted as examples only and not as limitations, and nothing therein shall be deemed as prohibiting the corporation from engaging in any lawful activity permitted in the United States, the State of Florida or any other state, country, territory or nation.

The undersigned Incorporator has executed these Articles of Incorporation this 20th day of December 2002.


signature

ADDRESS FOR:

FRANCISCO PERALTA
5796 STAFFORD SPRINGS TRAIL
ORLANDO , FL 32829

CERTIFICATE OF DESIGNATION OF REGISTERED
AGENT/REGISTERED OFFICE

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

02 DEC 24 AM 1:30

PURSUANT TO THE PROVISIONS OF SECTION 607.0501,
FLORIDA STATUTES, THE UNDERSIGNED CORPORATION,
ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA,
SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING
THE REGISTERED OFFICE/ REGISTERED AGENT, IN THE
STATE OF FLORIDA.

1. THE NAME OF THE CORPORATION IS:

F.P. United Mortgage, Inc.

2. THE NAME AND ADDRESS OF THE REGISTERED AGENT AND
OFFICE IS:

Francisco Peralta
5796 Stafford Springs Trail
Orlando, FL 32829

HAVING BEEN NAMED AS REGISTERED AGENT AND TO
ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED
CORPORATION AT THE 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 RELATING TO THE PROPER AND COMPLETE
PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH
AND ACCEPT THE OBLIGATIONS OF MY POSITION AS
REGISTERED AGENT.


SIGNATURE

12/24/02
DATE