

**Electronic Articles of Incorporation
For**

**P03000032049
FILED
March 20, 2003
Sec. Of State**

MORTGAGE UNIVERSE AND FINANCIAL SERVICES, 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:

MORTGAGE UNIVERSE AND FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

5481 SW 55 AVE
DAVIE, FL. 33314

The mailing address of the corporation is:

5481 SW 55 AVE
DAVIE, FL. 33314

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:

1000

Article V

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

MARTIN R TAYLOR
5481 SW 55 AVE
DAVIE, FL. 33314

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

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Registered Agent Signature: MARTIN TAYLOR

Article VI

The name and address of the incorporator is:

MARTIN TAYLOR
5481 SW 55 AVE
DAVIE FL 33314

Incorporator Signature: MARTIN TAYLOR

Article VII

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

Title: P
DEA J BAEZA
5481 SW 55 AVE
DAVIE, FL. 33314

Title: VP
MARTIN TAYLOR
5481 SW 55 AVE
DAVIE, FL. 33314

Article VIII

The effective date for this corporation shall be:

03/19/2003