

04/08/2003 15:29  
Division of Corporations

15588

COMPLIANCE CONSULTING

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To:

Division of Corporations  
Fax Number : (850) 205-0381

From:

Account Name : COMPLIANCE CONSULTING CORPORATION OF FLORIDA  
Account Number : I20010000135  
Phone : (561) 586-3645  
Fax Number : (561) 586-6335

FLORIDA PROFIT CORPORATION OR P.A.

Universal Financial Mortgage Group, Inc.

Certificate of Status	0
Certified Copy	0
Page Count	01
Estimated Charge	\$70.00

FILED  
03 APR -8 AM 7:36  
OFFICE OF THE CLERK OF THE  
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OF FLORIDA

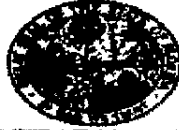
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(H03000102829)

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**FLORIDA DEPARTMENT OF STATE**

**Glenda E. Hood**  
Secretary of State

April 4, 2003

COMPLIANCE CONSULTING CORPORATION OF FLORIDA

SUBJECT: UNIVERSAL FINANCIAL MORTGAGE GROUP, INC.  
REF: W03000009654

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

We received only the fax audit cover sheet.

If you have any further questions concerning your document, please call (850) 245-6919.

Beth Register  
Corporate Specialist Supervisor  
New Filings Section

FAX Aud. #: W03000102829  
Letter Number: 903A00020441

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

**ARTICLES OF INCORPORATION**

The undersigned Incorporator, for the purpose of forming a corporation under the Florida Business Corporation act, hereby adopts the following Articles of Incorporation.

**FILED**

03 APR -8 AM 7:36

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA**ARTICLE I NAME**

The name of the corporation shall be:

**Universal Financial Mortgage Group, Inc.**

**ARTICLE II PRINCIPLE OFFICE**

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

**301 Almeria Avenue, Suite 330B  
Coral Gables, FL 33134**

**ARTICLE III SHARES**

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

**1000**

**ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS**

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

**Jesus Martinez, Vice President  
301, Almeria Avenue, Suite 330B  
Coral Gables, FL 33134**

**ARTICLE V INITIAL DIRECTORS NAMES AND ADDRESSES**

<b>Ramon Silveira, President</b>	<b>Jesus Martinez, Vice President</b>
<b>301 Almeria Avenue, Suite 330B</b>	<b>301, Almeria Avenue, Suite 330B</b>
<b>Coral Gables, FL 33134</b>	<b>Coral Gables, FL 33134</b>

**ARTICLE IV INCORPORATOR**

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

**Ramon Silveira, President  
301 Almeria Avenue, Suite 330B  
Coral Gables, FL 33134**

  
Signature/Incorporator4-8-03  
Date

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/Registered Agent4-8-03  
Date