

**Electronic Articles of Incorporation
For**

**P03000093365
FILED
August 26, 2003
Sec. Of State**

UNIVERSAL FUNDING MORTGAGE, 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:

UNIVERSAL FUNDING MORTGAGE, INC.

Article II

The principal place of business address:

2606 GOLD DUST CIRCLE
KISSIMMEE, FL. 34744

The mailing address of the corporation is:

PO BOX 779573
ORLANDO, FL. 32877

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:

100

Article V

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

BLANKY M BRADSHAW
2606 GOLD DUST CIRCLE
KISSIMMEE, FL. 34744

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

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Registered Agent Signature: BLANKY M. BRADSHAW

Article VI

The name and address of the incorporator is:

ANTONIO R. RAMIREZ
2606 GOLD DUST CIRCLE
KISSIMMEE, FL 34744

Incorporator Signature: ANTONIO R. RAMIREZ

Article VII

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

Title: P
ANTONIO R RAMIREZ
2606 GOLD DUST CIRCLE
KISSIMMEE, FL. 34744

Title: VP
BLANKY M BRADSHAW
2606 GOLD DUST CIRCLE
KISSIMMEE, FL. 34744

Title: SEC
MAYRA I RAMIREZ
2606 GOLD DUST CIRCLE
KISSIMMEE, FL. 32877

Title: TREA
MARANGELY HERRERA
2606 GOLD DUST CIRCLE
KISSIMMEE, FL. 34744

Article VIII

The effective date for this corporation shall be:

08/22/2003