

**Electronic Articles of Incorporation
For**

P04000052951
FILED
March 25, 2004
Sec. Of State
thampton

UNIVERSE MORTGAGE CORP.

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:

UNIVERSE MORTGAGE CORP.

Article II

The principal place of business address:

8185 NW 155 ST.
UNIT #2
MIAMI LAKES, FL. US 33016

The mailing address of the corporation is:

8185 NW 155 ST.
UNIT #2
MIAMI LAKES, FL. US 33016

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:

1500

Article V

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

ALEX BEJERANO
8185 NW 155 ST.
UNIT #2
MIAMI LAKES, FL. 33016

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

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Registered Agent Signature: ALEX BEJERANO

Article VI

The name and address of the incorporator is:

ALEX BEJERANO
8185 NW 155 ST.
UNIT 2
MIAMI LAKES, FL 33016

Incorporator Signature: ALEX BEJERANO

Article VII

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

Title: P
ALEX BEJERANO
8898 NW 176 LANE
MIAMI, FL. 33018 US

Title: VP
MIRYAM BEJERANO
8898 NW 176 LANE
MIAMI, FL. 33018 US