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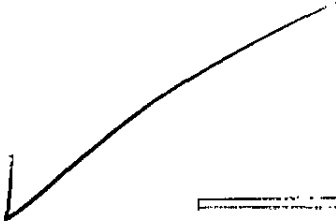
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FLORIDA PROFIT CORPORATION OR P.A.

universal mortgage & financial group, inc.

Certificate of Status	0
Certified Copy	1
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Handwritten initials/signature

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ARTICLES OF INCORPORATION  
OF  
UNIVERSAL MORTGAGE & FINANCIAL GROUP, INC.

I/WE, ELIZABETH A. DOWNES, being of legal age, do hereby sign these presents for the purpose of becoming a Corporation under the laws of the State of Florida authorizing the formation of Corporations.

These Articles of Incorporation are to be effective on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.  
(If no date is inserted, these Articles are to be effective as of the date of filing with the Secretary of State).

ARTICLE I

The name of the Corporation shall be: **UNIVERSAL MORTGAGE & FINANCIAL GROUP, INC.**

ARTICLE II

The general nature of the business and the objects and purposes to be transacted and carried on are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might or could do, viz:

**ALL BUSINESS PERMITTED BY FLORIDA LAW**

and do any and all things and matters necessary and appertaining thereto and further enabling this corporation to engage in any activity or business permitted under the laws of the United States and of the Chapter 607 of the Florida Statutes and any successor or supplemental statute or authority; to purchase, hold, sell and transfer shares of its own capital stock; subject, however, to such limitations as may be provided by law; capital stock owned by the corporation shall not be voted upon directly, nor counted as outstanding for the purpose of any stockholders' quorum or vote; and to do all acts and everything necessary, suitable, convenient or proper for the all acts and everything necessary, suitable, convenient or proper for the accomplishment of any of the purposes thereafter or before enumerated or incidental to the powers herein named, or which shall at any time appear conducive or expedient for the benefit or protection of the corporation, either as holders of, or interested in any property, or otherwise; and to exercise all of the powers which are now or may hereafter be conferred upon corporation generally by the laws of the State of Florida.

Prepared by:  
David A. Coven, P.A.  
2856 East Oakland Park Boulevard  
Fort Lauderdale, FL 33306  
Florida Bar 362174  
(954) 565-8410

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**ARTICLE III**

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

ONE THOUSAND (1000) SHARES,  
ONE (\$1.00) DOLLAR PAR VALUE,  
COMMON STOCK

**ARTICLE IV**

This corporation shall exist perpetually unless sooner dissolved according to law.

**ARTICLE V**

The initial address of said corporation shall be:

10191 West Sample Road  
Suite 105  
Coral Springs, Florida 33065

with the privilege of having its office and branch offices at other places within or without the State of Florida.

**ARTICLE VI**

The number of Directors of this Corporation shall be not less than one (1) nor more than three (3), and the initial Board of Directors of this corporation shall be comprised of one (1) member.

**ARTICLE VII**

The names and street addresses of the persons who are appointed to act as Directors until the first annual meeting of the Stockholders or until their successors are elected and shall qualify are:

NAME	ADDRESS
Elizabeth A. Downes	10191 West Sample Road Suite 105 Coral Springs, Florida 33065

**ARTICLE VIII**

The name names and addresses of the person signing these Articles of Incorporation as a Subscriber and the number of shares each has agreed to purchase are as follows:

NAME	ADDRESS	NO. OF SHARES
Elizabeth A. Downes	10191 West Sample Road, Suite 105 Coral Springs, Florida 33065	1000

**ARTICLE IX**

These Articles of Incorporation may be amended in the manner provided by law. Each amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholder's meeting by a majority of the stock entitled to vote there on.

**ARTICLE X**

The address of the Registered Office of this Corporation shall be:

10191 West Sample Road  
Suite 105  
Coral Springs, Florida 33065

**ARTICLE XI**

The Corporation has designated as its Registered Agent, ELIZABETH A. DOWNES, who is a resident of the State of Florida, and whose business office is the same as that of the Registered Office.

IN WITNESS WHEREOF, I, the undersigned, being the original subscriber to the capital stock hereinabove named, and for the purpose of forming a Corporation pursuant to the corporation laws of the State of Florida, do make and file this Certificate, hereby declaring and certifying that the facts herein stated are true and do agree to take the number of shares of stock hereinabove set forth, and accordingly have hereunto set my hand and seal at Fort Lauderdale, Broward County, Florida, this \_\_\_ day of July, 2004.

*Elizabeth A. Downes*  
ELIZABETH A. DOWNES

