

**Electronic Articles of Incorporation
For**

P04000129902
FILED
September 15, 2004
Sec. Of State
nculligan

UNIVERSAL MORTGAGE SOLUTIONS 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 MORTGAGE SOLUTIONS INC.

Article II

The principal place of business address:

4726 OKEECHOBEE BLVD
WEST PALM BEACH, FL. US 33409

The mailing address of the corporation is:

1577 BRIAR OAK DRIVE
ROYAL PALM BEACH, FL. US 33411

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:

1

Article V

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

MARLON D CAMPBELL
1577 BRIAR OAK DRIVE
ROYAL PALM BEACH, FL. 33411

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

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Registered Agent Signature: MARLON D. CAMPBELL

Article VI

The name and address of the incorporator is:

MARLON CAMPBELL
1577 BRIAR OAK DRIVE
WEST PALM BEACH FL, 33411

Incorporator Signature: MARLON D. CAMPBELL

Article VII

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

Title: P
MARLON D CAMPBELL
1577 BRIAR OAK DRIVE
ROYAL PALM BEACH, FL. 33411 US