

**Electronic Articles of Incorporation  
For**

P04000130339  
FILED  
September 15, 2004  
Sec. Of State  
nculligan

UNIVERSAL MORTGAGE ADVISORS, 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 ADVISORS, INC

**Article II**

The principal place of business address:

800 N MAGNOLIA AVE  
SUITE 210  
ORLANDO, FL. US 32803

The mailing address of the corporation is:

800 N MAGNOLIA AVE  
SUITE 210  
ORLANDO, FL. US 32803

**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:

2000

**Article V**

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

FLORIDA INCORPORATOR  
2730 WHITE SANDS DRIVE  
SUITE 3-A  
SARASOTA, FL. 34231

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

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Registered Agent Signature: RAUL DEBARROS

### **Article VI**

The name and address of the incorporator is:

FLORIDA INCORPORATOR  
P.O. BOX 273  
LAUREL, FL  
34272 - USA

Incorporator Signature: RAUL DEBARROS

### **Article VII**

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

Title: DP  
STEPHEN O KAKEYERE  
800 N MAGNOLIA AVE - SUITE 210  
ORLANDO, FL. 32803 US

Title: S  
JACQUELINE KAKEYERE  
800 N MAGNOLIA AVE - SUITE 210  
ORLANDO, FL. 32803 US

Title: T  
JOSHUA O DOGHOR  
800 N MAGNOLIA AVE - SUITE 210  
ORLANDO, FL. 32803 US