

**Electronic Articles of Incorporation
For**

P04000138295
FILED
October 05, 2004
Sec. Of State
nculligan

MORTGAGE UNIVERSE,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:

MORTGAGE UNIVERSE,INC.

Article II

The principal place of business address:

7101 W COMMERCIAL BLVD
SUITE 4E
TAMARAC, FL. US 33319

The mailing address of the corporation is:

7101 W COMMERCIAL BLVD
SUITE 4E
TAMARAC, FL. US 33319

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:

1000

Article V

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

MARTIN R TAYLOR
7101 W COMMERCIAL BLVD
4E
TAMARAC, FL. 33319

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

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Registered Agent Signature: MARTIN TAYLOR

Article VI

The name and address of the incorporator is:

MARTIN TAYLOR
3612 BRIDGE RD
COOPER CITY FL 33026

Incorporator Signature: MARTIN TAYLOR

Article VII

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

Title: P
MARTIN R TAYLOR
7101 W COMMERCIAL BLVD 4E
TAMARAC, FL. 33319 US

Title: VP
DEA J BAEZA
7101 W COMMERCIAL BLVD
TAMARAC, FL. 33319 US

Article VIII

The effective date for this corporation shall be:

10/05/2004