

**Electronic Articles of Incorporation
For**

P05000018822
FILED
February 04, 2005
Sec. Of State
clewis

H&M UNITED MORTGAGE, 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:

H&M UNITED MORTGAGE, INC.

Article II

The principal place of business address:

8491 CLEMATIS LANE
ORLANDO, FL. 32819

The mailing address of the corporation is:

8491 CLEMATIS LANE
ORLANDO, FL. 32819

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:

100

Article V

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

HENRY HAYWARD
8491 CLEMATIS
ORLANDO, FL. 32819

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

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Registered Agent Signature: HENRY HAYWARD

Article VI

The name and address of the incorporator is:

LEWIS MATIAS
7357 PENFIELD CT
ORLANDO, FL 32818

Incorporator Signature: LEWIS MATIAS

Article VII

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

Title: P
HENRY HAYWARD
8491 CLEMATIS LANE
ORLANDO, FL. 32819

Title: CEO
LEWIS D MATIAS
7357 PENFIELD CT
ORLANDO, FL. 32819

Article VIII

The effective date for this corporation shall be:

02/03/2005