

**Electronic Articles of Incorporation
For**

**P05000056955
FILED
April 18, 2005
Sec. Of State
thampton**

UNIVERSAL MORTGAGE AND LENDING, 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 AND LENDING, INC.

Article II

The principal place of business address:

5230 NW 99TH AVENUE
SUNRISE, FL. US 33351

The mailing address of the corporation is:

5230 NW 99TH AVENUE
SUNRISE, FL. US 33351

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 SHARES AUTHORIZED @ \$1.00 PAR VALUE

Article V

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

ROCIO G DEL CASTILLO
5230 NW 99TH AVENUE
SUNRISE, FL. 33351

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

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Registered Agent Signature: ROCIO DEL CASTILLO

Article VI

The name and address of the incorporator is:

ROCIO DEL CASTILLO
5230 NW 99TH AVENUE
SUNRISE, FL 33351

Incorporator Signature: ROCIO DEL CASTILLO

Article VII

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

Title: P
ROCIO G DEL CASTILLO
5230 NW 99TH AVENUE
SUNRISE, FL. 33351 US

Article VIII

The effective date for this corporation shall be:

04/18/2005