

**Electronic Articles of Incorporation
For**

P05000072379
FILED
May 17, 2005
Sec. Of State
thampton

MORTGAGE UNITED & ASSOCIATES, 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 UNITED & ASSOCIATES, INC.

Article II

The principal place of business address:

1199 N. ORANGE AVENUE
ORLANDO, FL. US 32804

The mailing address of the corporation is:

1199 N. ORANGE AVENUE
ORLANDO, FL. US 32804

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:

RAYMOND T LAM
1199 N. ORANGE AVENUE
ORLANDO, FL. 32804

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

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Registered Agent Signature: RAYMOND T LAM

Article VI

The name and address of the incorporator is:

KAREN WONSETLER
1199 N. ORANGE AVENUE
ORLANDO, FL 32804

Incorporator Signature: KAREN WONSETLER

Article VII

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

Title: P
RAYMOND T LAM
1199 N. ORANGE AVENUE
ORLANDO, FL. 32804 US

Title: VP
REGINA MORGAN
4327 S. HWY 27, SUITE 177
CLERMONT, FL. 34711 US

Article VIII

The effective date for this corporation shall be:

05/12/2005