

**Electronic Articles of Incorporation
For**

P05000101790
FILED
July 20, 2005
Sec. Of State
dwhite

BUYOWNER MORTGAGE OF FLORIDA 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:

BUYOWNER MORTGAGE OF FLORIDA INC.

Article II

The principal place of business address:

15025 NW 77 AVE
SUITE 124
MIAMI, FL. 33014

The mailing address of the corporation is:

15025 NW 77 AVE
SUITE 124
MIAMI, FL. 33014

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:

CARLOS GARCIA-CARRANZA
20173 NW 9 DRIVE
PEMBROKE PINES, FL. 33029

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

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Registered Agent Signature: CARLOS GARCIA-CARRANZA

Article VI

The name and address of the incorporator is:

RAMSET NUNEZ
20173 NW 9 DRIVE
PEMBROKE PINES, FL 33029

Incorporator Signature: RAMSET NUNEZ

Article VII

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

Title: P
RAMSET NUNEZ
20173 NW 9 DRIVE
PEMBROKE PINES, FL. 33029

Title: VP
UNIVERSAL HOLDINGS GROUP LIMITED
19451 SHERIDAN STREET
PEMBROKE PINES, FL. 33332

Title: SEC
RASIEL GARCIA-CARRANZA
20173 NW 9 DRIVE
PEMBROKE PINES, FL. 33029

Article VIII

The effective date for this corporation shall be:

07/22/2005