

**Electronic Articles of Incorporation
For**

P05000151295
FILED
November 15, 2005
Sec. Of State
clewis

UNIVERSAL FIRST 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:

UNIVERSAL FIRST MORTGAGE INC

Article II

The principal place of business address:

4542 BUCIDA ROAD
BOYNTON BEACH, FL. 33436

The mailing address of the corporation is:

4542 BUCIDA ROAD
BOYNTON BEACH, FL. 33436

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:

MARK C CAMPBELL
4542 BUCIDA ROAD
BOYNTON BEACH, FL. 33436

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

P05000151295
FILED
November 15, 2005
Sec. Of State
clewis

Registered Agent Signature: MARK C. CAMPBELL

Article VI

The name and address of the incorporator is:

MARK C. CAMPBELL
4542 BUCIDA ROAD
BOYNTON BEACH, FL 33436

Incorporator Signature: MARK C. CAMPBELL

Article VII

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

Title: P
MARK C CAMPBELL
4542 BUCIDA ROAD
BOYNTON BEACH, FL. 33436

Title: VP
LORI B CAMPBELL
4542 BUCIDA ROAD
BOYNTON BEACH, FL. 33436