Electronic Articles of Incorporation For

P06000006059 FILED January 12, 2006 Sec. Of State sprather

UNIVERSAL MORTGAGE PROCESSING, 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 PROCESSING, INC.

Article II

The principal place of business address:

5301 N FEDERAL HWY 380 BOCA RATON, FL. US 33487

The mailing address of the corporation is:

5301 N FEDERAL HWY 380 BOCA RATON, FL. US 33487

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

Article V

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

WM PAUL BUNNELL 11885 ROYAL PALM BLVD 204 CORAL SPRINGS, FL. 33065 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: WM PAUL BUNNELL

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Article VI

The name and address of the incorporator is:

STEVEN GOLDSTEIN 5301 N FEDERAL HWY 380 BOCA RATON, FL 33487

Incorporator Signature: STEVEN L GOLDSTEIN

Article VII

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

Title: SVP COURTNEY L DEVARNEY 5301 N FEDERAL HWY #380 BOCA RATON, FL. 33487 US

Title: SVP STEVEN GOLDSTEIN 5301 N FEDERAL HWY #380 BOCA RATON, FL. 33487 US

Article VIII

The effective date for this corporation shall be:

01/12/2006