

**Electronic Articles of Incorporation  
For**

P06000057942  
FILED  
April 24, 2006  
Sec. Of State  
jshivers

UNIVERSITY OF MORTGAGES, 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:

UNIVERSITY OF MORTGAGES, INC.

**Article II**

The principal place of business address:

12190 61 LANE NORTH  
WEST PALM BEACH, FL. 33412

The mailing address of the corporation is:

12190 61 LANE NORTH  
WEST PALM BEACH, FL. 33412

**Article III**

The purpose for which this corporation is organized is:

PUBLICATIONS AND LEARNING TOOLS FOR THE MORTGAGE INDUSTRY

**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:

ANTHONY J MASSIMINO  
12190 61 LANE NORTH  
WEST PALM BEACH, FL. 33412

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

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Registered Agent Signature: ANTHONY MASSIMINO

### **Article VI**

The name and address of the incorporator is:

ANTHONY MASSIMINO  
12190 61 LANE NORTH

WEST PALM BEACH, FL 33412

Incorporator Signature: ANTHONY MASSIMINO

### **Article VII**

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

Title: P  
ANTHONY J MASSIMINO  
12190 61 LANE NORTH  
WEST PALM BEACH, FL. 33412

Title: VP  
KATHLEEN A MASSIMINO  
12190 61 LANE NORTH  
WEST PALM BEACH, FL. 33412

### **Article VIII**

The effective date for this corporation shall be:

04/24/2006