

**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