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Division of Corporations

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Florida Department of State
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FLORIDA PROFIT/NON PROFIT CORPORATION

Universal Mortgage USA, Inc.

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April 26, 2006

FLORIDA DEPARTMENT OF STATE
Division of Corporations

WARD, DAMON & POSNER, P.A.

SUBJECT: UNIVERSAL MORTGAGE USA, INC.
REF: W06000019469

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The document must state the number of shares of authorized stock.

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Suzanne Hawkes
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ARTICLES OF INCORPORATION

FOR

UNIVERSAL MORTGAGE USA, INC.

06 APR 26 PM 12:50

THE UNDERSIGNED, acting as incorporator of a Corporation under the Florida Business Corporation Act, adopts the following Articles of Incorporation for such Corporation:

ARTICLE I - NAME

The name of this corporation shall be **UNIVERSAL MORTGAGE USA, INC.**

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the Corporation shall be 7101 Eagle Terrace, West Palm Beach, Florida 33412.

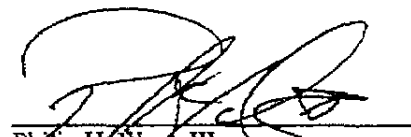
ARTICLE III - INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office in Florida is, 4420 Beacon Circle, West Palm Beach, Florida 33407 and the name of its initial registered agent at that address is Philip H. Ward, III, Esquire.

ARTICLE IV - STOCK

The aggregate number of shares which this Corporation shall have authority to issue is Ten Thousand (10,000) shares of common voting stock.

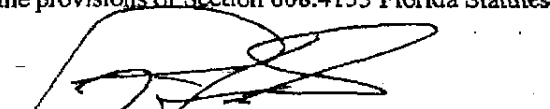
DATED this 21st day of April, 2006.


Philip H. Ward, III
Authorized Representative

**ACCEPTANCE OF REGISTERED AGENT
DESIGNATED IN ARTICLES OF ORGANIZATION**

Having been named to accept service of process for **UNIVERSAL MORTGAGE USA, INC.**, at the initial registered office of the Corporation in this State designated in its Articles of Incorporation, I hereby accept to act in this capacity and agree to comply with the provisions of Section 608.4155 Florida Statutes.

Date: The 21st day of April, 2006.


Philip H. Ward, III

Philip H. Ward, III FBN 0313998
Ward, Damon & Posner, P.A.
4420 Beacon Circle, Suite 100
West Palm Beach, FL 33407
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