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Florida Department of State  
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

FLORIDA PROFIT/NON PROFIT CORPORATION

universal mortgage services, inc.

Certificate of Status	0
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ARTICLES OF INCORPORATION

OF

UNIVERSAL MORTGAGE SERVICES, INC.

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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The Undersigned Subscriber to these Articles of incorporation, being a natural person competent to contract, hereby form a corporation under the Laws of the State of Florida, by and under the provisions of the Statutes of the said State of Florida.

ARTICLE I

The name of the corporation is UNIVERSAL MORTGAGE SERVICES, INC.

ARTICLE II

DURATION AND BEGINNING OF THE CORPORATE EXISTENCE

The corporation shall Exist Perpetually unless sooner dissolved according to law. The corporate existence shall commence on the date the Articles of Incorporation are filed of record.

ARTICLE III

NATURE OF BUSINESS

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

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#### ARTICLE IV

##### CAPITAL STOCK

The corporation is authorized to have one class of outstanding stock, Designated as Common Stock. The Maximum number of shares of Capital Stock this corporation is Authorized to have outstanding at any time is TWENTY THOUSAND (20,000) SHARES of common stock, having a par value of Five cent (\$ .05) Per Share.

#### ARTICLE V

##### INITIAL REGISTERED AGENT AND OFFICE

The principal office and the Corporation's registered office in the State of Florida is 2448 N. University Drive Hollywood, Florida 33024, County of Broward, and the registered Agent at such address is Sandra Johnson.

#### ARTICLE VI

##### INITIAL BOARD OF DIRECTORS

The corporation shall have one initial Board of Directors. The number of Directors may be increased or decreased from time to time in the manner provided in the Bylaws of the corporation. The name and address of the initial Board of Director is:

Sandra Johnson  
2448 N. University Drive  
Hollywood, Florida 33024

ARTICLE VII

INCORPORATOR

The Name and Address of the Incorporator of these Articles of Incorporation is:

Sandra Johnson  
2448 N University Drive  
Hollywood, Florida 33024

ARTICLE VIII

BY LAWS

The Power to Adopt, Alter, Amend or Repeal the By-laws shall be vested in the Board of Directors and the Shareholders.

ARTICLE IX


The corporation shall Indemnify, to the Full Extent permitted by law, the Incorporator, any Officer, Director, Employee or Agent of the corporation, or any person who at the request of the corporation is or was serving as a Director, Officer, Employee or Agent of another Corporation, Partnership, Joint Venture Trust or Other Enterprise.

ARTICLE X

AMENDMENT

This corporation reserves the right to Amend or Repeal any prior provisions contained in these Articles of Incorporation or any Amendment thereto.

IN WITNESS WHEREOF, the undersigned Incorporator has  
Executed these Articles of Incorporation this 6th Day of  
July, 2006.

  
\_\_\_\_\_  
Sandra Johnson

BEFORE ME, the undersigned Notary Public of the State of  
Florida personally appeared Sandra Johnson to me well known and  
known to me to be the individual described in and who executed the  
foregoing Articles of Incorporation, and acknowledged before me  
that they executed the same freely and voluntarily for the  
purposes therein expressed.

WITNESS my hand and official seal this 6th Day of July, 2006.

  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF FLORIDA




Willie Barnett  
Commission # DD552979  
Expires May 18, 2010  
Printed Text Only - Notary Seal, Inc. 813-383-7113

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ACCEPTANCE OF APPOINTMENT OF REGISTERED AGENT

The undersigned, having been named the Registered Agent of Universal Mortgage Services, INC. hereby accept such designation and is familiar with and accept the obligations, duties, and responsibilities as provided in the applicable Florida Statutes.

  
Sandra Johnson  
REGISTERED AGENT

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