Electronic Articles of Incorporation For

P08000050531 FILED May 21, 2008 Sec. Of State wcunningham

UNIVERSAL FINANCING SERVICES, CORP

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 FINANCING SERVICES, CORP

Article II

The principal place of business address:

521 SW 64 CT MIAMI, FL. 33144

The mailing address of the corporation is:

10820 SW 84 CT MIAMI, FL. 33156

Article III

The purpose for which this corporation is organized is: RESIDENTIAL AND COMMERCIAL LOANS

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:

ANABEL ALCANTARA 10820 SW 84 CT MIAMI, FL. 33156 I certify that I am familiar with and accept the responsibilities of registered agent.

P08000050531 FILED May 21, 2008 Sec. Of State wcunningham

Registered Agent Signature: ANABEL ALCANTARA

Article VI

The name and address of the incorporator is:

ANABEL ALCANTARA 10820 SW 84 CT

MIAMI, FL 33156

Incorporator Signature: ANABEL ALCANTARA

Article VII

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

Title: P REINIEL MACIAS 521 SW 64 CT MIAMI, FL. 33144

Title: VP ANABEL ALCANTARA 521 SW 64 CT MIAMI, FL. 33144

Article VIII

The effective date for this corporation shall be:

05/20/2008