Electronic Articles of Incorporation For

P09000079707 FILED September 24, 2009 Sec. Of State jshivers

UNITED MORTGAGE LENDERS, 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:

UNITED MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

1201 U.S. HIGHWAY ONE SUITE 201B NORTH PALM BEACH, FL. US 33408

The mailing address of the corporation is:

14273 LEEWARD WAY PALM BEACH GARDENS, FL. US 33410

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

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:

JOSEPH R MEARS 14273 LEEWARD WAY PALM BEACH GARDENS, FL. 33410 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JOSEPH R MEARS

Article VI

The name and address of the incorporator is:

JOSEPH R MEARS 14273 LEEWARD WAY

PALM BEACH GARDENS, FL 33410

Incorporator Signature: JOSEPH R MEARS

Article VII

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

Title: P JOSEPH R MEARS 14273 LEEWARD WAY PALM BEACH GARDENS, FL. 33410 P09000079707 FILED September 24, 2009 Sec. Of State ishivers