

P970000 50969



ACCOUNT NO. : 072100000032

REFERENCE : 419120 7120267

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : June 6, 1997

ORDER TIME : 10:09 AM

ORDER NO. : 419120-005

CUSTOMER NO: 7120267

CUSTOMER: Mr. Arnold R. Barbara
CREDIT FIX CREDIT REPAIR
SPECIALISTS
Suite 204
8500 Southwest 8th Street
Miami, FL 33144

900012214 2001-15
-06/06/97--01072--018
*****70.00 *****70.00

DOMESTIC FILING

NAME: UNIVERSO MORTGAGE, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS: _____

RECEIVED
97 JUN -6 AM 11:34
DIVISION OF CORPORATION

84 JUN 10 1997

3
W97-13333



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

June 6, 1997

CSC NETWORKS
1201 HAYS ST.
TALLAHASSEE, FL 32301-2607

SUBJECT: UNIVERSO MORTGAGE, INC.
Ref. Number: W97000013333

RESUBMIT
Please give original
submission date as file date

We have received your document for UNIVERSO MORTGAGE, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6052.

Sandy Ng
Document Specialist

Letter Number: 497A00030699

RECEIVED
JUN -9 PM 2:50
DIVISION OF CORPORATIONS

FILED
97 JUN -6 AM 10:16
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
of
UNIVERSAL MARKET MORTGAGE, INC.

The undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopt the following *Articles of Incorporation*:

ARTICLE I
CORPORATE NAME

The name of this corporation is: UNIVERSAL MARKET MORTGAGE, INC.

ARTICLE II
SHARES

The total number of shares which the corporation shall have authority to issue is 1000, shares of par value
With a par value of \$ 1.00 per share.

ARTICLE III
REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such addresses is:

Ada Rebeca Pereda
4343 West 9 Court
DADE COUNTY
Hialeah, FL 33012

THE PRINCIPAL ADDRESS IS THE SAME.

ARTICLE IV
PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

ARTICLE V
DIRECTORS

The names and residence addresses of the persons constituting the initial board of directors are:
Kutty Piloto, 12035 SW 18 St. #7, Miami, FL 33175

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.

ARTICLE VI LIABILITY OF DIRECTORS

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (i) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

Certification

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.



Ada Rebeca Pereda, Incorporator
4343 West 9 Court
Hialeah, FL 33012

ACCEPTANCE OF REGISTER AGENT

The undersigned hereby accepts appointment as initial register agent of the above Corporation.



Ada Rebeca Pereda

FILED
JAN 16 2016
FLORIDA