

P.98 00000 2831

Please register my Corporation and provide
a certified copy to me asap.

Thank

REFERENCE NUMBER

Richard D. Jump

TELEPHONE

561-712-0038

UNION EXPRESS MORTGAGE CORP. *Richard D. Jump*

1555 PALM BEACH LAKES BLVD RM 1006

WEST PALM BEACH

FL

33401

~~DELIVER TO THE FOLLOWING ADDRESS ONLY~~

2 W P
pres.

500002393825--6
-01/08/98--01053--011
****122.50 ****122.50

98 JAN -8 AM 10:32
STATE
TALLAHASSEE, FLORIDA

FILED

1-12-98

ARTICLES OF INCORPORATION
OF
UNION EXPRESS MORTGAGE CORP. PALM BEACH,

The undersigned hereby establishes the following for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provision of the Statutes of the State of Florida providing for the formation, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I

The name of this Corporation shall be UNION EXPRESS MORTGAGE CORP. Palm Beach

ARTICLE II

Purpose

This Corporation is organized for the following purposes;

(a) For mortgage brokerage and related activities, and any other business activities and to have and to exercise all the powers now or hereafter conferred by the laws of the State of Florida upon corporations organized pursuant to the laws under which the corporation is organized and any and all acts amendatory thereof and supplemental thereto; and

(b) For the purpose of transacting any or all other lawful business.

ARTICLE III

Capital Stock

This Corporation is authorized to issue 1000 shares of \$.01 par value common stock.

FILED
98 JAN -8 AM 10:32
STATE
TALLAHASSEE, FLORIDA

ARTICLE IV

Preemptive Rights

There shall be no preemptive rights.

ARTICLE V

Corporate Duration

This Corporation shall have perpetual duration unless sooner dissolved by law.

ARTICLE VI

Initial Registered Office and Agent

The business and mailing address of the Corporation, and street address of the initial registered office of this Corporation is 15555 Palm Beach Lakes Blvd. Suite 1006 West Palm Beach, FL 33401 and the name of the initial registered agent of this Corporation at that address is Richard J. Jump

ARTICLE VII

Initial Board of Directors

This Corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by Board of Directors pursuant to the By-laws but shall never be less than (1). The names and addresses of the initial directors of this Corporation are as follows:

Richard J. Jump
15555 Palm Beach Lakes Blvd.
Suite 1006
West Palm Beach, FL 33401

ARTICLE VIII

By-Laws

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the shareholders.

ARTICLE IX

Indemnification

The Corporation shall indemnify any officer or director or any former officer or director, to the full extent permitted by law.

ARTICLE X

Special Provisions

The following special provisions shall govern this Corporation:

A. No person shall be required to own, hold or control stock in the Corporation as a condition precedent to holding an office of directorship in this Corporation.

B. No contract or other transaction between the Corporation and any other corporation, in the absence of fraud, shall be affected or invalidated by the fact that any one or more of the officers or directors of the Corporation is or are interested in or is an officer or director or are officers or directors of such other corporations, and any officer, officers or directors, individually or jointly, may be a party or parties to or may be interested in any such contract or transaction or the Corporation or in which the Corporation is interested; and no contract, act, transactions of the Corporation with any person or persons, firm or corporation, in the absence of fraud, shall be affected or invalidated by the fact that any officer, officers or directors of the Corporation is a party or are parties to or interested in such contract, act or transaction, or in any way connected with such person or persons, firm or corporation, and each and every person who may become an officer or director of this Corporation is hereby relieved from any liability that might otherwise exist from thus contracting with the Corporation for the benefit of himself or any firm, association or other corporation in which he may be in

anyway interested.

ARTICLE XI

Incorporator

The name and address of the person signing these Articles is as follows:

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 7 day of January 1998

Richard D. Am...
Richard J. Am...
Incorporator

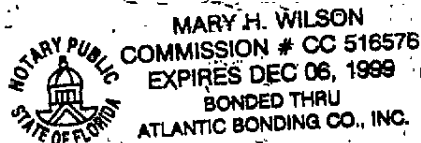
STATE OF FLORIDA

COUNTY OF PALM BEACH

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared Bruce W. Keihner, personally known to me, or who has produced a driver's license as identification and who did not take an oath.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid this 7th day of January 1998.

(SEAL)



Mary H. Wilson
Notary Public

My Commission No.: _____

My Commission Expires: _____

FILED
98 JAN -8 AM 10:32
TALLAHASSEE, FLORIDA
CLERK OF COURT

CERTIFICATE DESIGNATING PLACE OF BUSINESS
OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED:

FIRST: THAT (UNION EXPRESS MORTGAGE Corp. *Palm Beach*) DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS IN *West Palm Bch* STATE OF FLORIDA, HAS NAMED *Richard J. Jump* LOCATED AT *1555 Palm Beach Lakes Blvd #1006 West Palm Beach FL 33401*, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

Richard J. Jump
Richard J. Jump

Richard J. Jump

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY AND I FURTHER AGREE TO COMPLY WITH THE PROVISION OF ALL STATUTES RELATIVE TO THE PROPERTY AND COMPLETE PERFORMANCE OF MY DUTIES.

Richard J. Jump
Richard J. Jump
Richard J. Jump _____ Registered Agent
dated: *1/7/98*