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TRANSMITTAL LETTER

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

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-03/09/99--01051--008
*****87.50 *****87.50

SUBJECT: UNITED MORTGAGE AFFILIATES, INC.
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00 Filing Fee
 \$78.75 Filing Fee & Certificate of Status

\$78.75 Filing Fee & Certified Copy
 \$87.50 Filing Fee, Certified Copy & Certificate of Status

ADDITIONAL COPY REQUIRED

FROM: LEONARD VANDERMAST III
Name (Printed or typed)
6213 MARBELLA BLVD
Address
APOLLO BEACH, FL 33572
City, State & Zip
813-641-7158
Daytime Telephone number

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

99 MAR -9 AM 9:55

FILED

EXAKON

MAR 15 1999

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

UNITED MORTGAGE AFFILIATES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

6213 MARBELLA BLVD
APOLLO BEACH, FL 33572

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1000

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

LEONARD VANDERMAST III
6213 MARBELLA BLVD
APOLLO BEACH, FL 33572

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

LEONARD VANDERMAST III
6213 MARBELLA BLVD
APOLLO BEACH, FL 33572

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TALLAHASSEE, FLORIDA
SECRETARY OF STATE

Leonard Vandermast III

Signature/Incorporator

3-1-99

Date

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent

Leonard Vandermast III

Signature/Registered Agent

3-1-99

Date