

P99000093716

October 5, 1999

Melissa Neal  
13510 Amberly Drive  
Suite 250-64  
Tampa, FL 33635

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

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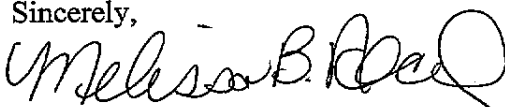
RE: Incorporation

To whom it may concern:

We would like to start the process of becoming Incorporated. Attached is an original copy of the Articles of Incorporation and a check for the required filing fees for University Mortgage of Florida, Incorporated.

Please give me a call if you have any questions.

Sincerely,



Melissa B. Neal  
813-625-5801

or  
813-887-3637

99 OCT 11 PM 1:52  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

FILED

Faxed printout to  
Cindy Bellia  
Dept. of Education

S. Thompson OCT 25 1999

## 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 ONE

The name of the corporation shall be University Funding, Incorporated.

### ARTICLE TWO

#### PRINCIPAL OFFICE

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

13510 Amberly Drive, Suite 250-64, Tampa, FL 33647

### ARTICLE THREE

#### CORPORATE DURATION

The duration of the corporation is perpetual.

### ARTICLE FOUR

#### PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are: 1. To engage in the business of Mortgage Lending.

2. To engage in any other trade or business which can, in the opinion of the board of directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.

3. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

### ARTICLE FIVE

#### CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 80,000. Such shares shall be of a single class, and shall have a par value of One Dollar (\$1.00) per share.

### ARTICLE SIX

#### REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 13510 Amberly Drive, Suite 250-64, Tampa, FL 33647, and the name of its initial registered agent at such address, is Melissa Neal.

### ARTICLE SEVEN

#### DIRECTORS

The number of directors constituting the initial board of directors of the corporation is two. The name and address of each person who is to serve as a member of the initial board of directors is:

Name

Address

Dean W. Elmquist

36091 Gresham Road  
Webster, FL 33597

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TALLAHASSEE FLORIDA

Melissa B. Neal

9701 Bay Street  
Tampa, FL 33635

**ARTICLE EIGHT**

**INCORPORATORS**

The name and address of each incorporator is:

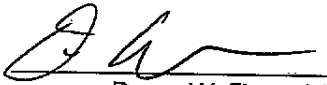
Name

Address

Dean W. Elmquist

36091 Gresham Road  
Webster, FL 33597

Executed by the undersigned at on



Dean W. Elmquist

10/18/99

Date

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

BEFORE ME, the undersigned authority, on this 18<sup>th</sup> day of October, 1999,  
personally appeared Dean W. Elmquist to me well known to be the persons  
described in and who signed the foregoing, and acknowledged to me that he  
executed the same freely and voluntarily for the uses and purposes therein expressed.

WITNESS my hand and official seal the date aforesaid.

Lori L. Eifel NOTARY PUBLIC

My Commission Expires: 9-11-2001



I hereby certify that I am familiar with and accept the duties and responsibilities of being the registered agent for University Funding Incorporated.

Executed by the undersigned on October 22, 1999

Melissa B. Neal  
Melissa B. Neal

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

BEFORE ME, the undersigned authority, on this 22<sup>nd</sup> day of October, 1999, personally appeared Melissa B. Neal to me well known to be the persons described in and who signed the Foregoing, and acknowledged to me that he executed the same freely and voluntarily for the uses and purposes therein expressed.

WITNESS my hand and official seal the date aforesaid.

Lori L. Eifel NOTARY PUBLIC



My Commission Expires: 9-11-2001

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TALLAHASSEE FLORIDA