

**Saul Cimler  
Attorney at Law**

P99000104969

# Memo

**To:** Secretary of State  
**From:** Saul Cimler, Esq.  
**Date:** 11/29/99  
**Re:** Union Mortgage Lenders, Inc.

700003056957-1  
11/30/99 01051-013  
\*\*\*\$87.50 \*\*\*\$87.50

Attached is an original and one copy of the articles of incorporation for the captioned corporation along with a check in the amount of \$87.50 for the filing fee.

Please return the filed documents to me at:

Saul Cimler, Esq.  
9065 Froude Avenue  
Surfside, FL 33154

Please call me at 305-205-4466 if you have any questions.

FILED  
99 NOV 30 PM 1:50  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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**ARTICLES OF INCORPORATION FOR  
UNION MORTGAGE LENDERS, INC.**

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned does hereby adopt the following Articles of Incorporation for the purpose of forming a corporation under the laws of the State of Florida.

**I**

**NAME OF CORPORATION**

The name of the corporation shall be UNION MORTGAGE LENDERS, INC., whose address is 9065 Froude Avenue, Surfside, FL 33154.

**II**

**COMMENCEMENT AND DURATION**

The corporation is to commence its corporate existence on the date of subscription and acknowledgment of these Articles of Incorporation and shall exist thereafter perpetually until dissolved by law.

**III**

**PURPOSES**

The Corporation is organized for the purpose of transacting any and all lawful business.

**IV**

**CAPITAL STOCK**

The Corporation is authorized to issue 100 shares of stock, all of one class, at \$1.00 per share par value.

**V**

**REGISTERED AGENT**

The address of this Corporation's initial registered office is 9065 Froude Avenue, Surfside, FL 33154 and the name of the registered agent shall be Peggy C. Cimpler.

**VI**

**INCORPORATOR**

The name and address of the incorporator is as follows:

Peggy Cimpler  
9065 Froude Avenue  
Surfside, FL 33154

**VII**

**BOARD OF DIRECTORS**

All corporate powers shall be exercised by and under the authority of, and the business affairs of the Corporation shall be managed under the direction of, the Board of Directors. The number of Directors may be increased or decreased from time to time in accordance with the By-Laws of the Corporation but shall never be less than one.

**VIII**

**INFORMAL SHAREHOLDER ACTION**

Any action of the Shareholders may be taken without a meeting if consent in writing setting forth the action so taken shall be signed by all the Shareholders entitled to vote upon such action at a meeting and filed with the Secretary of the corporation as part of the corporate records.

**IX**

**INFORMAL DIRECTOR ACTION**

If all of the Directors severally or collectively consent in writing to any action taken by the corporation, and the writings evidencing their consent are filed with the Secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

X

**INDEMNIFICATION**

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

XI

**BYLAW AMENDMENT**

The power to adopt, alter, amend or repeal the By-Laws of this corporation shall be vested in the Board of Directors and Shareholders, but the Board of Directors may not alter, amend, or repeal any of the By-Laws adopted by the Shareholders, if the Shareholders provide that the By-Laws shall not be altered, amended or repealed by the Board of Directors.

X

**AMENDMENT OF ARTICLES**

These Articles of Incorporation may be amended at any time by a vote of the majority of the majority of the voting stock of the corporation outstanding, at any regular meeting of the Shareholders or at any special meeting of the Shareholders called for that purpose.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation in the State of Florida this 7th day of November, 1999.

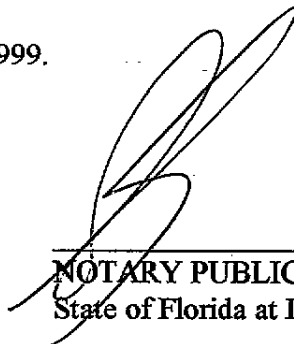
  
\_\_\_\_\_  
Peggy Cimpler, Incorporator

  
\_\_\_\_\_  
Peggy Cimpler, Registered Agent

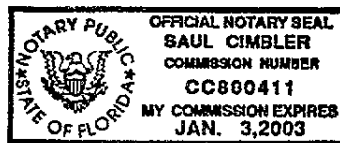
STATE OF FLORIDA        )  
                                  ) ss:  
COUNTY OF DADE        )

BEFORE ME, the undersigned authority, personally appeared Peggy Cimpler, who is to me well known to be the person described in and who executed the foregoing Articles of Incorporation as the Incorporator, and he acknowledged to and before me that he executed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at Miami in the said County and State, this 29<sup>th</sup> day of November, 1999.

  
\_\_\_\_\_  
NOTARY PUBLIC  
State of Florida at Large,

My Commission expires:



ACCEPTANCE BY REGISTERED AGENT  
OF  
UNION MORTGAGE LENDERS, INC..

I, PEGGY CIMBLER, as the registered agent of UNION MORTGAGE LENDERS, INC., a Florida corporation, hereby state that I am familiar with and accept the duties and responsibilities as registered agent for said corporation

REGISTERED AGENT:

  
PEGGY CIMBLER

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

99 NOV 30 PM 1:50

FILED

STATE OF FLORIDA     )  
                                  ) ss:  
COUNTY OF DADE     )

BEFORE ME, the undersigned authority, personally appeared PEGGY CIMBLER to me well known to be the person described in and who executed the foregoing Acceptance by Registered Agent, and he/she acknowledged to and before me that he/she executed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at Miami in the said County and State, this 27th day of November, 1999.

NOTARY PUBLIC  
State of Florida at Large,

My Commission expires:

