

902000045705

DAVID M. BECKERMAN, P.A.

ATTORNEYS AT LAW

7000 WEST PALMETTO PARK ROAD

SUITE 500

BOCA RATON, FLORIDA 33433

DAVID M. BECKERMAN

ADMITTED TO PRACTICE IN
FLORIDA AND ILLINOIS

TELEPHONE (561) 391-6000

FACSIMILE (561) 391-6044

E-MAIL: dbecker86@aol.com

500005313845--4

-04/22/02--01083--008

*****87.50 *****87.50

April 18, 2002

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

4-19-02

FILED
02 APR 22 PM 6:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Re: The Incorporation of Union Debt Management, Inc.

Dear Sir/Madam:

Enclosed are an original and one (1) copy of the articles of incorporation and a check for Eighty Seven Dollars and 50/100 (\$87.50), representing payment for the filing fee, certified copy and certificate of status. Please forward the certificate and certified copy to my office at your earliest convenience.

Thank you for your cooperation. If you have any questions, please contact me.

Very truly yours,



David M. Beckerman

DMB/dme
Enclosures

R. VARNADORE APR 25 2002

ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is:

Union Debt Management, Inc.

EFFECTIVE DATE

4-19-02

02 APR 22 PM 6:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

Article II. Address

The corporation's mailing address is:

Union Debt Management, Inc.,
6849 Town Harbour Blvd.,
#1511
Boca Raton, Florida 33433

Article III. Registered Agent

The name and address of the Corporation's registered agent is:

David M. Beckerman, Esq.,
David M. Beckerman, P.A.
7000 West Palmetto Park Road, Suite 500
Boca Raton, FL 33433

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Kevin Kreidell, Director

David M. Beckerman, Esq., FL Bar Member 324477
David M. Beckerman, P.A.
7000 West Palmetto Park Road,
Suite 500
Boca Raton, FL 33433
(561) 391-6000

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by law.

Article V. Capital Stock

The Corporation shall have the authority to issue 1,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is:

David M. Beckerman, Esq.,
David M. Beckerman, P.A.
7000 West Palmetto Park Road,
Suite 500
Boca Raton, FL 33433
(561) 391-6000

FL Bar Member 324477

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on April 19, 2002

The undersigned incorporator executed these Articles of Incorporation on April 18, 2002.



David M. Beckerman
Florida Bar No: 324477

CERTIFICATION OF DESIGNATION OF REGISTERED AGENT/OFFICE

CORPORATION

Union Debt Management, Inc.,

REGISTERED AGENT/OFFICE:

David M. Beckerman, P.A.
7000 West Palmetto Park Road,
Suite 500
Boca Raton, FL 33433

FILED
02 APR 22 PM 6:39
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



David M. Beckerman, P.A.

Date: April 18, 2002