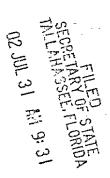
P02000 83202

9611 N.W. 51st Street Coral Spring, Florida 33076

July 24, 2002



Secretary of State Division of Corporation P.O. Box 6327 Tallahassee, Florida 32314

Re: Articles of Incorporation

Umoja Investments Club, Inc.

200006812032--6 -07/31/02--01031--010 ******78.75 ******78.75

Dear Sir/Madam:

Enclosed please find original and one (1) copy of Articles of Incorporation of Umoja Investments Club, Inc. for filing. Also enclosed is my check for \$78.75 as and for filing fee and the return of a certified copy of the Articles of Incorporation for my records.

Thank you for your anticipated cooperation.

Very truly yours,

Encls.

L:\IGOSLEY\WPFILES\Canchita\SecyState.Ltr.wpd

ARTICLES OF INCORPORATION

OF

UMOJA INVESTMENTS CLUB, INC.

ARTICLE I - NAME

The name of this corporation is: UMOJA INVESTMENTS CLUB, INC.

ARTICLE II - ADDRESS OF PRINCIPAL OFFICE

The principal office address of this corporation is:

9611 N.W. 51st Street Coral Spring, Florida 33076

SECRETARY OF STATE TALLAHASSEE, FLORIDA

<u>ARTICLE III - BEGINNING OF CORPORATE EXISTENCE</u>

The existence of this corporation shall commence on the earliest day allowable pursuant to Florida law for the commencement of corporate existence; and shall continue perpetually unless dissolved according to law.

ARTICLE IV - PURPOSE

The general nature of the business or businesses to be transacted by the corporation is as follows: The transaction of any or all lawful business for which corporations may be incorporated under Florida Statutes.

ARTICLE V - CAPITAL STOCK

The maximum number of shares of stock this corporation is authorized to have outstanding

at any time shall be 1,000 shares of Common Stock at One Dollar (\$1.00) par value.

All the aforementioned stock is to be issued as fully paid for and exempt from assessment.

The capital stock may be paid for in money, property, labor or services, at a just valuation

to be fixed by the Incorporator or by the Directors at a meeting called for such purposes.

ARTICLE VI - GRANT OF PREEMPTIVE RIGHTS

Each common shareholder of the corporation shall be entitled to full preemptive rights to

acquire his or her proportional part of any unissued or treasury shares of the corporation, or securities

of the corporation convertible into or carrying a right to subscribe to or acquire shares, that may be

issued at any time by the corporation.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation and the name of the initial

registered agent of this corporation at such address are as follows:

Registered Agent

Street Address of Registered Office

KEITH D. JARRETT

9611 N.W. 51st Street

Coral Spring, Florida 33076

- 2 -

ARTICLE VIII - INITIAL BOARD OF DIRECTORS

The business of this corporation shall be conducted by a Board of Directors of not less than

three (3) Directors, the exact number of Directors to be fixed by the Bylaws of this corporation.

Directors need not be stockholders. The initial Directors of this corporation shall be NORMA M.

BENNETT, ROY A. BENNETT and KEITH D. JARRETT, who shall hold office until the first

meeting of the Incorporator of this corporation and until the successor Directors are elected and have

qualified.

<u>ARTICLE IX - INCORPORATOR</u>

The name and address of the person signing these Articles are:

KEITH D. JARRETT

9611 N.W. 51st Street Coral Spring, Florida 33076

ARTICLE X - INDEMNIFICATION

To the extent permitted by law, the corporation shall indemnify and hold harmless each

person serving as Officers or Directors of the corporation, and each person who serves at the request

of the corporation as a Director or Officer of any other corporation, from and against any and all

claims and liabilities to which such person shall become subject by reason of his being Director or

Officer of the corporation, or by reason of any action alleged to have been taken or omitted by him

as a Director or Officer. The corporation shall reimburse each person for all costs, legal and other

expenses reasonably incurred by him in connection with any claim or liability as to which it shall be

adjudged that such Officer or Director is liable to the extent permitted by law.

- 3 -

The rights accruing to any person under the foregoing provisions shall not exclude any other right to which he may be lawfully entitled, nor shall anything therein contained restrict the right of the corporation to indemnify or reimburse such person in any proper case even though not specifically provided for herein.

IN WITNESS WHEREOF, the undersigned Incorporators have executed these Articles of Incorporation this 20 day of 1, 2002.

KEITH D. JARRETT
Incorporator

STATE OF FLORIDA)
COUNTY OF BROWARD) ss.::)
2002, by KEITH D. JARRET the foregoing Articles of Inco for the purposes therein ex	tent was acknowledged before me this day of, T, to me well known to be the person described in and who executed apporation, and he acknowledged before me that he executed the same apressed, and who is personally known to me // or provided is identification.

SIGNATURE OF PERSON TAKING ACKNOWLEDGMENT

PRINT NAME OF ACKNOWLEDGER: TITLE:
COMMISSION NUMBER:

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 SECTIONS 48.091 and 617.0501, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

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 PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

KEITH D JARRET

L.\IGOSLEY\WPFILES\Canchita\UmojaCorp

SECRETARY OF STATE TALLAHASSEE, FLORIDA