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TRANSMITTAL LETTER

September 13, 2002

Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

FILED STATE
SECRETARY OF CORPORATIONS
DIVISION OF CORPORATIONS
02 OCT -14 AM 6:54

SUBJECT: No Problem Investments, Inc.

Enclosed is an original and two (2) copies of the articles of incorporation and our check for \$78.75 payable to the Florida Department of State which represents the filing fee and request for a certified copy.

Once the Articles have been filed please mail to:

Cheri S. Hill
Sage International, Inc.
1135 Terminal Way #209
Reno NV 89502
(775) 786-5515

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*****78.75 *****78.75

If you have any questions please call me. Thanks for your assistance with this matter.

Sincerely,
Molly Wheeler, Coordinator
Client Business Development Center

10-8-02
WCC

Articles of Incorporation

of

No Problem Investments, Inc.

A Florida Business Corporation

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 OCT -4 AM 6:54

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 is No Problem Investments, Inc.

ARTICLE II. Purpose.

The purpose for which this Corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the laws of Florida, as they may be amended from time to time.

ARTICLE III. Authorized Capital.

That the total number of voting common stock authorized that may be issued by the Corporation is **TWENTY FIVE THOUSAND (25,000)** shares of stock with **NO PAR VALUE**, and no other class of stock shall be authorized. Said shares may be issued by the corporation from time to time by the Board of Directors.

ARTICLE IV. Principal Office.

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

850 Ives Dairy Road Unit 506
North Miami Beach, FL 33179

ARTICLE V. Registered Agent.

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

Norman E. Akins
850 Ives Dairy Road Unit 506
North Miami Beach, FL 33179

ARTICLE VI. Board of Directors.

The initial board of directors shall consist of One (1) Director(s). The names and addresses of the persons who are to serve as the directors until the first annual meeting of shareholders or until their successors are elected and qualified are:

Norman E. Akins 850 Ives Dairy Road Unit 506, North Miami Beach, FL 33179

The number of persons to serve on the board of directors thereafter shall be fixed by the Bylaws.

ARTICLE VII. Incorporators.

The name and address of the incorporator is:

Molly Wheeler 1135 Terminal Way, Suite 209, Reno, NV 89502

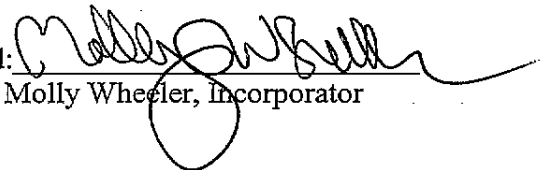
ARTICLE VIII. Indemnification of Officers, Directors, Employees and Agents.

The Corporation shall indemnify any person who incurs expenses or liabilities by reason of the fact he or she is or was an officer, director, employee or agent of the Corporation or is or was serving at the request of the Corporation as a director, officer, employee or agent of another Corporation, partnership, joint venture, trust or other enterprise. This indemnification shall be mandatory in all circumstances in which indemnification is permitted by law.

ARTICLE IX. Limitation of Liability.

To the fullest extent permitted by the laws of the State of Florida, as the same exists or may hereafter be amended, a director of the Corporation shall not be liable to the Corporation or its stockholders for monetary damages for any action taken or any failure to take any action as a director. No repeal, amendment or modification of this article, whether direct or indirect, shall eliminate or reduce its effect with respect to any act or omission of a director of the Corporation occurring prior to such repeal, amendment or modification.

EXECUTED on September 13, 2002 by all of the incorporators.

Signed: 
Molly Wheeler, Incorporator

Acceptance of Appointment by Registered Agent

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.

Signed: 
Norman E. Akins

September 13, 2002