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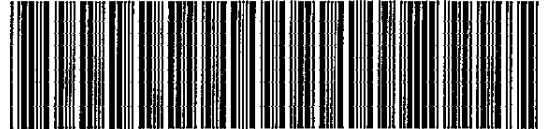
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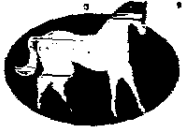


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SAIF ENTERPRISES INC.

(STERNON GROUP)

266, Wilshire Blvd., Suite 127, Casselberry, Florida 32707, Tel: 407-263-3000, Fax: 407-263-3005

October 29, 2002

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

SUBJECT: ASHISH & BHAGWANDAS, INC.

Gentlemen:

Enclosed find original and (1) copy of the articles of incorporation together with a check for the amount of \$ 87.50, this represents the cost of the filing fees, certified copy and certificate of status.

Very Truly yours,

Sue Wein
266 Wilshire Blyd. Ste # 127
Casselberry, Florida 32707
Telephone No. 407 263-3000

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TALLAHASSEE, FLORIDA
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ARTICLES OF INCORPORATION OF
ASHISH & BHAGWANDAS, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby binds himself to form a corporation under the laws of the State of Florida.

1. **ARTICLE I Name**

The name of the corporation shall be:

ASHISH & BHAGWANDAS, INC.

2. **ARTICLE II PRINCIPAL OFFICE**

The principal place of business/mailling address is:

266 Wilshire Boulevard, Suite 127

Casselberry, Florida 32707

3. **ARTICLE III PURPOSE**

The purpose for which the corporation is organized is to include the transaction of any or all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

4. **ARTICLE IV TERM**

This corporation shall have perpetual existence.

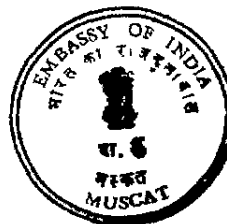
5. **ARTICLE V SHARES**

The number of shares that may be issued by the corporation is 100 shares of the par value of Five Dollars per share, all common stock. Sale of the shares shall be fixed in the By-Laws of the corporation, in full compliance with the laws of the State of Florida.

6. **ARTICLE VI CAPITAL**

The amount of capital with which this corporation will begin business is Five Hundred Dollars.

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7. **ARTICLE VII INITIAL DIRECTORS**

This corporation shall have three directors initially. The number of directors may be increased or diminished from time to time by the By-Laws. The name and address of the initial directors are:

BHAGWANDAS MOHANLAL GANATRA	INDIRA BHAGWANDAS GANATRA
266 Wilshire Blvd. Ste. 127	266 Wilshire Blvd. Ste 127
Casselberry, Florida 32707	Casselberry, Florida 32707

ASHISH B. GANATRA
266 Wilshire Blvd. Ste. 127
Casselberry, Florida 32707

All decisions of the Board will be by majority vote.

8. **ARTICLE VIII OFFICERS**

The officers of the corporation shall consist of a president, a secretary and a treasurer, each of whom shall be appointed by the Board of Directors. Other officers, assistants and agents may be appointed by the Board as deemed necessary.

The directors shall appoint the officers annually, as fixed by the By-Laws. The president shall manage the corporation, and his signature alone shall bind the corporation.

The specific duties of the corporate officers shall be as printed in the By-Laws of the corporation.

The names of the officers who are to serve until the first election is:

BHAGWANDAS MOHANLAL GANATRA President
INDIRA BHAGWANDAS GANATRA/Secretary/Treasurer

9. **ARTICLE IX REGISTERED AGENT**

The name and address of the initial Registered Agent is:

BHAGWANDAS MOHANLAL GANATRA
266 Wilshire Blvd. Suite 127
Casselberry, Florida 32707

Bm. Ganatra



Having named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

B.M. Ganatra
BHAGWANDAS MOHANLAL GANATRA/Registered Agent

16-10-2002
Date

10. ARTICLE X INCORPORATOR

The name and Post Office address of the subscriber of these Articles of Incorporation is:

BHAGWANDAS MOHANLAL GANATRA
266 Wilshire Blvd. Suite 127
Casselberry, Florida 32707

IN WITNESS WHEREOF, the undersigned, being the incorporator of the corporation, and one of the first directors thereof, has executed these Articles of Incorporation on the date noted below.

B.M. Ganatra
BHAGWANDAS MOHANLAL GANATRA/INCORPORATOR 16-10-2002
DATE

The foregoing instrument was acknowledged before me this 19 day of Oct - 2002, 2002 by **BHAWANDAS MONHANLAL GANATRA** as identification and who did take an oath and say that he executed the foregoing Articles of Incorporation, and that the facts alleged in said Articles are true and correct.

Notary Public.

My commission expires:

No. 25594/MUS/02
EMBASSY OF INDIA
Muscat
Signed before me



Kalidas Roy
KALIDAS ROY
Assit. Consular Officer
Embassy of India
Muscat

19 OCT 2002