FEB-14-2003 11:23AM

FROM-BUSINESS FILINGS INCORPORATED

T-612 P 001/002 F-794

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From:

Account Name : BUSINESS FILINGS

Account Number : 105256001620 Phone : (608)827-5300 Fax Number : (608)827-5501

FLORIDA PROFIT CORPORATION OR P.A.

United Manufactured Financial Incorporated

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FAX AUDIT # 403000 527389

ARTICLES OF INCORPORATION

In compliance with Chapter 607, F.S.

ARTICLE I NAME

The name of the corporation shall be: United Manufactured Financial Incorporated

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 15310 Amberly Drive, Suite 33, Tampa, Florida 33647.

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: Installment Contract Origination

ARTICLE IV SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 2,000. The par value of each share of stock is \$0.01.

ARTICLE V OFFICERS/DIRECTORS

The initial director of the corporation is:

Todd Thurm, 12766 E. Pacific Dr. #102, Aurora, Colorado 80014

ARTICLE VI REGISTERED AGENT

The name and Florida Street address of the registered agent is: Business Filings Incorporated, 1000 West Avenue, Suite 1114, Miami Beach, Florida 33139. Located in the County of Miami-Dade.

ARTICLE VII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is Business Filings Incorporated, Mark Schiff AVP, 8025 Excelsior Dr., Suite 200, Madison, WI 53717.

I hereby accept the appointment as refistered agent and agree to act in this capacity.

Signature:

Business Filings Incorporated

Date 2/14/03

Mark Schiff, AVP

The document was prepared by: Business Filings Incorporated, Mark Schiff, 8025 Excelsior Dr., Suite 200, Madison, WI 53717. 608-827-5300

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