

**Electronic Articles of Incorporation
For**

P03000020449
FILED
February 20, 2003
Sec. Of State

UNIVERSAL MERCHANT SOLUTIONS, INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

UNIVERSAL MERCHANT SOLUTIONS, INC

Article II

The principal place of business address:

1960 S GLADES DR
N MIAMI BEACH, FL. US 33162

The mailing address of the corporation is:

PO BOX 630097
N MIAMI BEACH, FL. US 33163

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100,000

Article V

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

ALBERT M ADAMS
2380 NE 183RD TERR
NMB., FL. 33160

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALBERT M ADAMS

Article VI

The name and address of the incorporator is:

DENNIS P BOST
1960 S GLADES DR
N MIAMI BEACH, FL 33162

Incorporator Signature: DENNIS P BOST

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
DENNIS P BOST
1960 S GLADES DR
N MIAMI BEACH, FL. 33162 US

Article VIII

The effective date for this corporation shall be:

02/19/2003