

**Electronic Articles of Incorporation  
For**

**P03000039288  
FILED  
April 08, 2003  
Sec. Of State**

UNIVERSAL FINANCIAL ASSOCIATES 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 FINANCIAL ASSOCIATES INC

**Article II**

The principal place of business address:

2800 OSPREY COVE PL  
104  
KISSIMMEE, FL. 34746

The mailing address of the corporation is:

2800 OSPREY COVE PL  
104  
KISSIMMEE, FL. 34746

**Article III**

The purpose for which this corporation is organized is:

CORPORATE PURPOSE IS TO SELL INSURANCE

**Article IV**

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

100

**Article V**

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

HENRY L COLLAZO  
2800 OSPREY COVE PL  
104  
KISSIMMEE, FL. 34746

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

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Registered Agent Signature: HENRY L COLLAZO

### **Article VI**

The name and address of the incorporator is:

HENRY L COLLAZO  
2800 OSPREY COVE PL  
KISSIMMEE FL 34746

Incorporator Signature: HENRY L COLLAZO

### **Article VII**

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

Title: P  
HENRY L COLLAZO  
2800 OSPREY COVE PL APT 104  
KISSIMMEE, FL. 34746

Title: VP  
HENRY L COLLAZO  
2800 OSPREY COVE PL APT 104  
KISSIMMEE, FL. 34746

### **Article VIII**

The effective date for this corporation shall be:

04/01/2003