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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

nu 9/1

TRANSMITTAL LETTER

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

SUBJECT: UNIVERSAL FINANCIAL SERVICES, INC.

I enclose an original and one copy(ies) of the Articles of Incorporation for the above corporation and a check in the amount of \$78.75.

SIGNED: Charles Boyd

From:
CHARLES BOYD

Name
2739 US HIGHWAY 19 SUITE 412

Address
HOLIDAY, FLORIDA 34691

City State Zip
(727) 372-1977

Telephone Number



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

August 20, 2003

CHARLES BOYD
2739 US HIGHWAY 19
SUITE 412
HOLIDAY, FL 34691

SUBJECT: UNIVERSAL FINANCIAL SERVICES, INC.
Ref. Number: W03000023744

We have received your document for UNIVERSAL FINANCIAL SERVICES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6067.

AKA Neysa Culligan
Document Specialist
New Filings Section

Letter Number: 103A0004729

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

03 SEP 11 PM 12:35

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ARTICLES OF INCORPORATION

03 SEP 11 PM 1:51

OF

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

POST COLLEGIATE FINANCIAL SERVICES, INC.

ARTICLE I NAME

Post Collegiate Financial Services

The name of the corporation shall be: ~~UNIVERSAL FINANCIAL SERVICES, INC.~~

ARTICLE II PRINCIPAL OFFICE

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

2739 US HIGHWAY 19
SUITE 412
HOLIDAY, FLORIDA 34691

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: ONE HUNDRED.

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

~~CHARLES BOYD~~ *Melissa L. Baczyński*
2739 US HIGHWAY 19, SUITE 412
HOLIDAY, FLORIDA 34691


ARTICLE V INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

~~CHARLES BOYD~~ *Melissa L. Baczyński*
2739 US HIGHWAY 19, SUITE 412
HOLIDAY, FLORIDA 34691

The undersigned has executed these Articles of Incorporation this 12 day of August 2003.


~~Charles Boyd~~, Incorporator


MELISSA L. BACZYNSKI

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is:

~~UNIVERSAL FINANCIAL SERVICES, INC.~~

Post Collegiate Financial Services I

2. The name and address of the registered agent and office is:

~~CHARLES BOYD~~ Melissa L. Baczynski
2739 US HIGHWAY 19 SUITE 412
HOLIDAY, FLORIDA 34691

MELISSA L. BACZYNSKI

Signature: ~~Charles Boyd~~

Title: PRESIDENT


Date: AUGUST 11, 2003


CEO

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.

Signature: ~~Charles Boyd~~

Date: 8-12-03


9-3-03

03 SEP 11 PM 1:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED