Electronic Articles of Incorporation For

P03000105757 FILED September 25, 2003 Sec. Of State

UNIVERSAL MONEYFAST, 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 MONEYFAST, INC.

Article II

The principal place of business address:

21008 WEST DIXIE HIGHWAY N. MIAMI BEACH, FL. 33180

The mailing address of the corporation is:

21008 WEST DIXIE HIGHWAY N. MIAMI BEACH, FL. 33180

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

Article V

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

EVANGELOS STAMPELOS 26 DIPLOMAT PARKWAY HALLANDALE, FL. 33009 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: EVANGELOS STAMPELOS

Article VI

The name and address of the incorporator is:

EVANGELOS STAMPELOS 26 DIPLOMAT PARKWAY

HALLANDALE, FLORIDA 33009

Incorporator Signature: EVANGELOS STAMPELOS

Article VII

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

Title: P EVANGELOS STAMPELOS 26 DIPLOMAT PARKWAY HALLANDALE, FL. 33009

Title: VP GEORGE PANOUTSOPOULOS 26 DIPLOMAT PARKWAY HALLANDALE, FL. 33009

Title: S,VP CRISTINA DE LA PENA 16345 S.W. 78 TERRACE MIAMI, FL. 33193

Article VIII

The effective date for this corporation shall be:

09/25/2003