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Division of Corporations
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FLORIDA PROFIT CORPORATION OR P.A.

UNIVERSAL FUNDING, INC.

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ARTICLES OF INCORPORATION
OF
UNIVERSAL FUNDING, INC.

The Incorporator named herein does hereby subscribe to and file these Articles of Incorporation for the purpose of organizing a corporation under the Florida Business Corporation Act.

ARTICLE I
NAME

The name of this Corporation is:

Universal Funding, Inc.

ARTICLE II
PURPOSE

This Corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under the Florida Business Corporation Act.

ARTICLE III
CAPITAL STOCK

This Corporation is authorized to issue Seven Thousand Five Hundred (7,500) shares of One Dollar (\$1.00) par value common stock.

ARTICLE IV
PRINCIPAL OFFICE/MAILING ADDRESS OF CORPORATION

The principal office and mailing address of this Corporation is:

10633 Zurich Street
Cooper City, FL 33026

Prepared by:

Ingrid M. Bachelor, CPA
License No. AC-0032360
10235 W. Sample Road, Suite 205
Coral Springs, Florida 33065
(954) 752-2758

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**ARTICLE V
INITIAL REGISTERED OFFICE AND AGENT**

The initial registered agent and the street address of the initial registered office of this Corporation in the State of Florida is:

Donovan Daley
10633 Zurich Street
Cooper City, FL 33026

**ARTICLE VI
INCORPORATOR**

The name and street address of the Incorporator is:

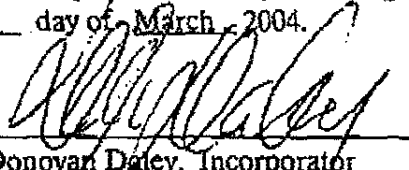
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10633 Zurich Street
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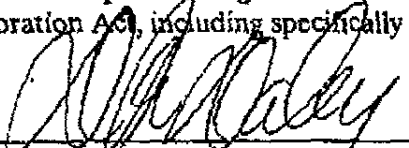
**ARTICLE VII
AMENDMENT**

These Articles of Incorporation may only be amended by the Board of Directors (but only to the extent permitted by the Florida Business Corporations Act) or by the vote of shareholders holding a majority of the issued and outstanding common stock of the Corporation.

IN WITNESS WHEREOF, the undersigned Incorporator and Registered Agent have executed these Articles of Incorporation this 8th day of March, 2004.


Donovan Daley, Incorporator

THE UNDERSIGNED, named as the registered agent in Article V of these Articles of Incorporation, hereby accepts the appointment as such registered agent, agrees to act in this capacity, and acknowledges that he is familiar with, and accepts the obligations imposed upon registered agents under the Florida Business Corporation Act, including specifically Section 607.0505.


Donovan Daley, Registered Agent