

**Electronic Articles of Incorporation
For**

P06000027254
FILED
February 23, 2006
Sec. Of State
jshivers

UNIVERSAL CREDIT SERVICES, 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 CREDIT SERVICES, INC

Article II

The principal place of business address:

2901 STIRLING ROAD
SUITE 200
FT LAUDERDALE, FL. 33312

The mailing address of the corporation is:

2901 STIRLING ROAD
SUITE 200
FT LAUDERDALE, FL. 33312

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:

1000

Article V

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

RALPH G SAM
2901 STIRLING ROAD
SUITE 200
FT LAUFERDALE, FL. 33312

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

P06000027254
FILED
February 23, 2006
Sec. Of State
jshivers

Registered Agent Signature: RALPH G SAM

Article VI

The name and address of the incorporator is:

RALPH G SAM
2901 STIRLING ROAD
SUITE 200
FT LAUDERDALE, FL 33312

Incorporator Signature: RALPH G SAM

Article VII

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

Title: PDTS
RALPH G SAM
2901 STIRLING ROAD, SUITE 200
FT LAUDERDALE, FL. 33312

Article VIII

The effective date for this corporation shall be:

02/20/2006