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** Dickey MAR 28 2006 100 6723

Department of State Division of Corporations Clifton Building 2661 Executive Center Cr. Tallahassee, FL 32301

Subject: The Universal Lending Corporation

Enclosed is an original and (1) copy of the articles of incorporation and a check for \$78.75 (Filing fee & Certificate)

Enclosed a copy of the articles of incorporation to be stamped with the filing date.

C/O: American Immigrant Services, Inc. 2910 W. Waters Avenue Tampa, FL 33604 (813) 931-8807



February 13, 2006

C/O AMERICAN IMMIGRANT SERVICES, INC. 2910 W. WATERS AVENUE TAMPA, FL 33604

SUBJECT: THE UNIVERSAL LENDING CORPORATION

Ref. Number: W06000006743

We have received your document for THE UNIVERSAL LENDING CORPORATION 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) 245-6921.

Maryanne Dickey Document Specialist Supervisor New Filing Section

Letter Number: 506A00010244

ARTICLES OF INCORPORATION

KB LENDING CORPORATION

The undersigned subscriber, a natural person competent to contract, for the purpose of forming a corporation, under the law of the State of Florida, adopt of following Articles of Incorporation for such corporation.

ARTICLE I

NAME: The name of the proposed corporation is:

KB LENDING CORPORATION
2221 North Himes Avenue Suite A
Tampa, FL 33607

ARTICLE II

NATURE OF BUSINESS: The corporation may engage in any activity or business permitted under laws of the United States of America and the state of Florida, and any and all acts or statutes amendatory thereof supplement thereto.

ARTICLES III

CAPITAL STOCK: The total number of shares of stock, which the corporation shall have the authority to issue, is: 1,000 shares of common stock at a par value of \$1.00 per share. The corporation may issue stock from time to time for such consideration as may be fixed by the Board of Directors may issue stock. Each share of common stock shall represent one (1) vote.

Upon dissolution or liquidation of the corporation, the holders of stock shall be entitled to distribution ratably as their holding may appear upon the stock record of the corporation.

ARTICLE IV

INITIAL CAPITAL: The amount of capital with which the corporation will begin business is: \$1,000.00

ARTICLE V

TERM OF EXISTENCE: this corporation is to exist perpetually.

ARTICLE VI

ADDRESS: The initial address of the principal office of the proposed corporation in the State of Florida is:

KB LENDING CORPORATION 2221 North Himes Avenue Suite A Tampa, FL 33607

ARTICLE VII

DIRECTORS: The number of Directors of this corporation is:

(2) Two

ARTICLE VIII

ADDRESS OF DIRECTORS: The name of the initial directors and street address of this corporation who are subject to the provisions of this certificate of corporation By-Laws of this corporation and the general laws of the State of Florida, shall hold office for the first year of existence or until his successor or successors are elected and qualified are:

Kelly Bermudez 3249 Evening Breeze Loop Wesley Chapel, FL 33543 President-Treasure

Phillip Isaacson 7431 Oakvista Cr Tampa, FL 33634 Vice-President-Secretary

ARTICLE IX

SUBSCRIBERS: The name and address of the subscribers to these Articles of Incorporation are as follows:

Phillip Isaacson

Kelly Bermudez

7431 Oakvista Cr. Tampa, FL 33654 3249 Evening Breeze Loop Wesley Chapel, FL 33543

ARTICLE X

REGISTERED AGENT AND REGISTERED OFFICE: The name and street address of the registered agent and registered office is:

Kelly Bermudez 3249 Evening Breeze Loop Wesley Chapel, FL 33543

ARTICLE XI

OTHER PROVISIONS:

- A. The regulation of the business and the conduct of the affairs of this corporation and provisions creating, dividing and limiting the powers of the corporation and the stockholders, including but limited to provisions governing the issue of stock certificates to replace lost or destroyed stock certificates shall be governed by the By-Laws of this corporation which may be made and adopted by the shareholders immediately after adjourning of the organizational meeting, and the stockholders shall have the power and authority to amend, modify, change and repeal By-Laws of the corporation.
- B. No contract, act or transaction of the corporation with any person or persons, firm or corporation, in the absence of fraud, shall be affected or invalidated by the fact that any officer or officers, director or directors of the corporation is a party to or are the parties to, or interested in such contract, persons, firm or corporation and each and every person who may become a director or an officer of the corporation is hereby relieved from any liability that might otherwise exit from this contracting with the corporation for the benefit of himself or any firm, association or corporation in which he may be in any way interested.

IN WITNESS WHEREOF, We have subscribed our names this 20 days of March 2006

Messey

Phillip Isaacson

I HEREBY AM familiar with and accept the duties and responsibilities as registered agent for the said corporation.

Me

Kelly Bermud

STATE OF FLORIDA COUNTY OF HILLSBOROUGH

Before Me, the undersigned authority, personally appear Phillip Isaacson and Kelly Bermudez, to me well known to be the persons described in herein, acknowledged before me that they executed the same for the uses and purposes therein expressed.

WITNESS by my hand and official seal at Tampa, in the COUNTY AND STATE last aforesaid, this March 20, 2006

Notary

My commission Expires:

