

**Electronic Articles of Incorporation
For**

P08000049143
FILED
May 15, 2008
Sec. Of State
shawkes

UNIVERSAL UNSECURED LENDING CORP.

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 UNSECURED LENDING CORP.

Article II

The principal place of business address:

500 FAIRWAY DRIVE
106
DEERFIELD BEACH, FL. US 33441

The mailing address of the corporation is:

500 FAIRWAY DRIVE
106
DEERFIELD BEACH, FL. US 33441

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:

FRANK BARBAGALLO
500 FAIRWAY DRIVE
106
DEERFIELD BEACH, FL. 33441

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

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Registered Agent Signature: FRANK BARBAGALLO

Article VI

The name and address of the incorporator is:

FRANK BARBAGALLO
500 FAIRWAY DRIVE
106
DEERFIELD BEACH, FL. 33441

Incorporator Signature: FRANK BARBAGALLO

Article VII

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

Title: P
FRANK BARBAGALLO
500 FAIRWAY DRIVE #106
DEERFIELD BEACH, FL. 33441 US

Title: VP
MICHAEL C SMITH
500 FAIRWAY DRIVE #106
DEERFIELD BEACH, FL. 33441 US

Article VIII

The effective date for this corporation shall be:

05/15/2008