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DIVISION OF CORPORATIONS

FAX #: (904) 922-4001

OM: EMPIRE CORPORATE KIT COMPANY

ACCT#1 072450003255

CONTACT: RAY STORMONT

FAX #: (305) 541-3770

PHONE: (305) 541-3694

ME: UNIVERSAL CREDIT CORP.

AUDIT NUMBER...... H96000013332

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A. CERT. OF STATUS.0 DEL.METHOD.. FAX

EST.CHARGE.. \$122,50

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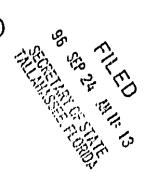
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ARTICLES OF INCORPORATION OF UNIVERSAL CREDIT CORP.



ARTICLE I - NAME

The name of this corporation is Universal Credit Corp.

ARTICLE II - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE III - CAPITAL STOCK

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value \$ 1.00 per share.

ARTICLE IV - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof as nearly as may be done without issuance of fractional shares at the price at which it is offered to others.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The strest address of the initial registered office of this corporation is 1515 University Drive - suite 209 Coral Springs 33071 and the name of the initial registered agent of this corporation at that address is Joel S. Baum.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one director initially. The number of directors may be either increased or diminished from time to time to time by the bylaws but shall never be less than one (1).

The name and addresses of the initial directors and officers of this corporation is:

nonald R. Rowles

President

1101 NE 18th Avenue.

Joel S. Baum

V-Pres/Treas

10014 Vestal Place Coral Springs, Florida

JORL S. BAUM, PA
CERTIFIED PUBLIC ACCOUNTANT
1515 University Drive - Suite 209
151401 Springs, Florida 33071

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ARTICLE VII - INDEMNIFICATION

This Corporation shall have the power to indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE VIII - BYLAWS

The power to adopt alter, amond or rapeal By-laws sixll be vested in the Board of Directors and the shareholders.

ARTICLE VX - AMENDMENT

This Corporation reserves the right to amond or appeal any provision in the Article of Incorporation, or any amendment increto and any right conferred upon the chareholders is subject to this reservation.

ARTICLE VII - INCORPORATOR

The name and address of the person signing these Articles is:

Joel S. Baum 1515 University Drive - Suite 209 Coral Springs, Florida 33071

IN WITNESS WHEREOF, the undersigned subscriber has executed those Articles of Incorporation this 20th day of September 20 1996.

Certificate designating place of business or domicile for the service of process within this state, naming agent upon whom process may be served.

Joels. Baum

In pursuance of Chapter 48.091, Florida statutues, the following is submitted, in compliance with said act:

First - That Universal Credit (Crp. is desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation in the City of Coral Springs, County of Broward, State of Florida has named Joal S. Baum at 1515 University Drive - Suite 209, Fort Lauderdale, Florida as its agent to accept service of process within this state.

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ACKNOWLEDGEMENT:

Having been need to accept service of process for the above stated corporation, at place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By Teel S. Baum

PLACE OF BUSINESS AND CORPORATE OFFICE:

The corporate office and place of business is 1515 University Drive - Suite 209, Coral Springs, Florida 33071.



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