

P960000 80958

United Gulf Insurance Inc.
3660 N. State Rd. 7
Lauderdale Lakes, FL 33319
(954) 733-4501

FILED
96 SEP 27 PM 12:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL. 32314

Subject: United Gulf Insurance, Inc.

200001959442
-09/30/96--01019--011
****122.50 ****122.50

Sept. 23, 1996

Dear Sir:

Enclosed is original and one copy of Articles of Incorporation and Certification of Designation Registered Agent/Registered Office for United Gulf Insurance, Inc.

Also enclosed is a check in the amount of \$122.50 for costs to incorporate.

Please process documents accordingly.

Sincerely,



Anwar Mithavayani, President

P. CHESKA OCT 1 1996



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

September 30, 1996

ANWAR MITHAVAYANI
UNITED GULF INSURANCE INC.
3660 N. STATE ROAD 7
LAUDERDALE LAKES, FL 33319

SUBJECT: UNITED GULF INSURANCE, INC.
Ref. Number: W96000020585

FILED
96 SEP 21 PM 12:00
TALLAHASSEE, FLORIDA

We have received your document for UNITED GULF INSURANCE, INC.. However, upon receipt of your document no check was enclosed. Please send a check or money order payable to the Department of State for \$122.50. Your document will be retained in our pending file. Please return a copy of this letter to ensure that your check is properly credited.

Please return 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 (904) 487-6934.

Loria Poole
Corporate Specialist

Letter Number: 896A00044701

ARTICLES OF INCORPORATION
OF
UNITED GULF INSURANCE INC.

FILED
96 SEP 27 PM 12:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned, being of legal age and a natural person, do hereby subscribe to, acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

ARTICLE I

The name of this corporation shall be United Gulf Insurance, Inc. and the initial address of this corporation shall be 3660 N. State Rd. 7, Lauderdale Lakes, Fl 33319.

ARTICLE II

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

Number of shares <u>Authorized</u>	Par Value <u>Per Share Stock</u>	Class of
100	\$1.00	Common

The consideration for all of the said stock shall be payable in cash, property, real or personal, labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors of the corporation.

ARTICLE IV

This corporation shall commence its existence immediately upon the filing of these Articles of Incorporation and shall exist perpetually thereafter unless sooner dissolved according to law.

ARTICLE V

The initial registered office of this corporation shall be at 3650 n. State Rd. 7 Lauderdale Lakes, Fl 33319 with the privilege of having its offices and branch offices at other places within or without the State of Florida. The initial registered agent at that address shall be Anwar Mithavayani.

ARTICLE VI

This corporation shall have one director initially. The name and street address of the initial directors who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Anwar Mithavayani, President
841 N.E. 206 Street
N. Miami, Fl 33179

ARTICLE VII

The corporation shall have one officer initially. The name and street address of the initial officers who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Anwar Mithavayani, President
841 N.E. 206 Street
N. Miami, Fl 33179

ARTICLE VIII

The name and address of the incorporator is Anwar Mithavayani, 841 N.E. 206 Street, N. Miami, Fl 33179

ARTICLE IX

No contract or other transaction between this corporation and any other corporation, and no act of this corporation, shall in any way be affected or invalidated by the fact that any of the directors of this corporation are pecuniarily or otherwise interested in, or are directors or officers of, such other corporation. Any director individually, or any firm of which any director may be a member, may be a party to, or may pecuniarily or otherwise interested in, any contract or transaction of this corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof, and any director of this corporation who is also a director or an officer of such other corporation, or who is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this corporation which shall authorize any such contract or transaction, with like force and effect as if he were not such a director or officer of such other corporation, or not so interested.

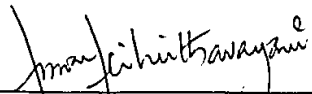
ARTICLE X

The private property of the stockholders shall not be subject to payment of the corporate debts in any event.

ARTICLE XI

This corporation shall indemnify and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

IN WITNESS WHEREOF, I, the undersigned, being the Incorporator hereinbefore named, for the purpose of forming a corporation to do business both within and without the State of Florida, under the laws of Florida, make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true and correct.


Anwar Mithavavani, Incorporator

CERTIFICATE OF REGISTERED AGENT

OF

UNITED GULF INSURANCE, INC.

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted: The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at 3650 N. State Rd 7 Lauderdale Lakes, Fl 33319 has named Anwar Mithavayani located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to Accept service of process for the above stated corporation at the place designated in this certificate, and being familiar with the obligations of that position, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.


Anwar Mithavayani

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

BEFORE ME, the undersigned authority, personally appeared Anwar Mithavavani, to me known to be the person described in and who executed the foregoing Articles of Incorporation, who, after being duly sworn under oath, acknowledged before me that he executed the same for the purpose therein expressed.

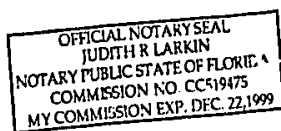
WITNESS my hand and official seal in the state and county aforesaid, this 23rd day of September, 1996.



Judith R. Larkin
Notary Public,
State of Florida at Large

My Commission Expires:

December 22, 1999



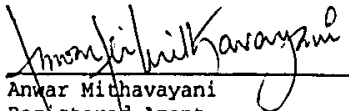
FILED
96 SEP 27 PM 12:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with the laws of Florida, the following is submitted:

First, that United Gulf Insurance, Inc., desiring to organize under the laws of the State of Florida, has named Anwar Mithavayani, 3660 N. State Rd. 7, Lauderdale Lakes, Fl 33319 county of Broward, State of Florida its statutory Registered Agent.

Having been named the statutory Registered Agent of the above corporation at the place designated in this certificate, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of Florida law relative to keeping the registered office open, and I accept the obligations of section 607.325 F.S.


Anwar Mithavayani
Registered Agent

DATED: This 23rd day of Sept, 1996