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TRANSMITTAL LETTER

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

100002114621---1 -03/17/97--01030--019 *****78.75 ******78.75

SUBJECT:	Universal Claim Adjusters, Inc.				
(Proposed corporate name - must include suffix)					

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

[] \$ 70.00 Filing Fee	×	\$ 78.75 Filing Fee & Certificate	[]	\$ 122.50 Filing Fee & Certified	[] Copy	\$131.25 Filing Fee Certified Copy & Certificate	
FROM:		Maged Youssef					SECRET TALLAH	3 117
		N	ame	q) :	rint or type)		E.T.	5

Name (print or type)

3810 South Point Drive

Address

Orlando, FL 32822

City, State & Zip

(407) 658-6159

NOTE: PLEASE PROVIDE THE ORIGINAL AND ONE COPY OF THE ARTICLES

Daytime Telephone number

ARTICLES OF INCORPORATION

The undersigned incorporator(s)(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Universal Claim Adjusters, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

P.O. Box 4415 Winter Park, Fl 32793

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

6000 Shares

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Maged Youssef 3810 South Point Drive Orlando, FL 32822

ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Maged Youssef 3810 South Point Drive Orlando, FL 32822

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this

A day of March 19 97 ...

X White Signature

Signature

Articles of Incorporation Filing Fee-\$ 35

CERTIFICATE OF DESIGNATION OF

REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA ATATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1.	The name of the corporation is: Universal Claim Adjusters, Inc.
2.	The name and address of the registered agent and office is:
	Maged YOussef (Name)
	3810 South Point Drive
	(P.O. Box not acceptable) Orlando, FL 32822
	Orlando, FL 32822 (City, State, Zip)

Having been named as registered agent and to accept service of process fort he above stated corporation at the place designed in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

MMMMonsyl (Signature)