LAW OFFICES DONALD E. SCHOLL

620 EAST TARPON AVENUE TARPON SPRINGS, FLORIDA 34689

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October 25, 1997

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

Re: SAIF ENTERPRISES, INC.

Dear Sir(s):

Enclosed for filing with your office, please find proposed Articles of Incorporation for SAIF ENTERPRISES, INC. and the Certificate Designating Registered Agent. I have also enclosed an extra copy of each to file stamp and return in the enclosed envelope at your earliest convenience.

Additionally, I am enclosing my check in the amount of \$78.75 to cover the filing fees for same.

Thank you for your assistance.

Yours truly

DØNALD E. SCHOLL

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FILED

ARTICLES OF INCORPORATION

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<u>OF</u>

SECRETARY OF STATE TALLAHASSEE, FLORIDA

SAIF ENTERPRISES, INC.

The undersigned DONALD E. SCHOLL, does hereby make, subscribe, acknowledge and file these Articles of Incorporation for the purpose of becoming a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation shall be SAIF ENTERPRISES, INC..

ARTICLE II. NATURE OF BUSINESS

The general nature of the business to be transacted is to purchase real estate and any others matters pertaining to such purchases. The corporation is also organized for the purpose of transacting any and all other lawful business and is organized to do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE III. CAPITAL STOCK

The capital stock of this corporation shall consist of 1000 shares of common stock without par value.

The initial stockholders shall be HUSSAINI F. NALWALLA and MUSTAQ CONTRACTOR. Initial stock issued shall be 100 shares to HUSSAINI F.

NALWALLA and 100 shares to MUSTAQ CONTRACTOR. The balance of the stock shall be issued at a future date.

Shares may not be resold or otherwise transferred to other persons unless such shares are first offered to the remaining stockholders of the Corporation.

ARTICLE IV. TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered agent and principal office of this corporation is MR. MANSUR LAKADAWALA, Route 3, 295 US. 17 SOUTH, BOX 72, East Palatka, Florida 32131, and the name of the initial registered agent of this corporation at that address is MR. MANSUR LAKADAWALA.

ARTICLE VI. MANAGEMENT OF BUSINESS

All corporate powers shall be exercised by and under the authority of, and the business and affairs of this corporation shall be managed under, the direction of the shareholders of this corporation. This corporation will not have directors.

ARTICLE VII. OFFICERS OF THE CORPORATION

The Officers of this corporation shall be HUSSAINI F. NALWALLA, President, MUSTAQ CONTRACTOR, Vice-President; and HUSSAINI F. NALWALLA, Secretary/Treasurer.

ARTICLE VIII. INCORPORATORS

The name and address of the initial incorporator to these Articles of Incorporation is:

DONALD E. SCHOLL, Esq. 620 EAST TARPON AVENUE TARPON SPRINGS, FLORIDA 34689.

IN WITNESS WHEREOF, the undersigned has set his hand and seal and acknowledged these Articles of Incorporation and directs that they be delivered to the Department of State for the State of Florida, this <u>30</u> day of OCTOBER, 1997.

DONALD E. SCHOLL

Incorporator

STATE OF FLORIDA

COUNTY OF PINELLAS

I HEREBY CERTIFY that on this day personally appeared before me, a Notary Public duly authorized to administer oaths and take acknowledgments in the State and County above-named, DONALD E. SCHOLL, personally known, to be the person described as the incorporator in and to, and who executed the foregoing

Articles of Incorporation, and acknowledged to be the incorporator signing such Articles of Incorporation.

WITNESS my hand and official seal at TARPON SPRINGS, PINELLAS COUNTY, STATE OF FLORIDA, this 30 day of October, 1997.

Notary Public

My Commission Expires:

CLARICE A. GALLAS
Notary Public, State of Florida
My Comm. Expires Mar.16, 1998
No. CC 356384
Bonded Thru Official Rotary Service

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

In compliance with Section 48.091, Florida Statutes, the following is submitted:

SAIF ENTERPRISES, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Tarpon Springs, State of Florida, has named MR. MANSUR LAKADAWALA, whose residence is located at Route 3, 295 U.S. 17 South - Box 72, Eaast Palatka, Florida 32131, as its agent to accept service of process within Florida.

DONALD E. SCHOLL
Title: Incorporator

7 Ittle: Incorporator

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Registered Agent - MANSUR LAKADAWAL

HASSEE, FLC