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November 12, 1998

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*****78.75 *****78.75

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

Dear Sir/ Madam:

Please file the enclosed Articles of Incorporation for

A. NAVIWALA EXCHANGE, INC.

I have enclosed my check for filing fees of \$78.75.

Please mail the filed copy of the articles to:

Frank Gutta C.P.A.
300 N.W. 82nd Ave. #506
Plantation, Fl. 33324

Sincerely,

Frank Gutta

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

98 NOV 16 PM 3:18

FILED

SD
11/19

ARTICLES OF INCORPORATION

OF

A. NAVIWALA EXCHANGE, INC.

The undersigned subscriber to these articles of incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the state of Florida.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of the corporation shall be:

A. NAVIWALA EXCHANGE, INC.

The principal place of business of this corporation shall be 1523 EAST COMMERCIAL BLVD, FT. LAUDERDALE FL 33334.

ARTICLE II. NATURE OF BUSINESS

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. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 1523 EAST COMMERCIAL BLVD FT. LAUDERDALE FL 33334. The name of the initial registered agent of the corporation at that address is ASHRAF NAVIWALA.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. 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 at the price at which it is offered to others.

ARTICLE VII. OFFICERS AND DIRECTORS

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

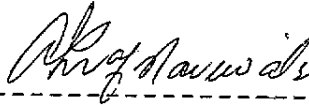
ASHRAF NAVIWALA - PRESIDENT/DIRECTOR
1523 EAST COMMERCIAL BLVD.
FT. LAUDERDALE FL 33334

ARTICLE VIII. SUBSCRIBER

The names and street address of the subscribers to these articles of incorporation is:

ASHRAF NAVIWALA
1523 EAST COMMERCIAL BLVD.
FT. LAUDERDALE, FL 33334

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on this 12 day of NOVEMBER 1998.



ASHRAF NAVIWALA -SUBSCRIBER

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.



ASHRAF NAVIWALA - REGISTERED AGENT

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA