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LAZARUS CORPORATE FILING SERVICE, INC.	
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3320 S.W. 87th AVENUE	600002790276C
MIAMI, FLORIDA (305)552-5973	*****78.75 *****78.75
(City, State, Zip) (Phone #)	
LOCAL REPRESENTATIVE TALLAHASSEE	OFFICE USE ONLY
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Examiner's Initials



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

March 1, 1999

LAZARUS

MIAMI, FL

SUBJECT: UNITED FINANCIAL INC.

Ref. Number: W99000004974

We have received your document for UNITED FINANCIAL INC.. However, the document has not been filed and is being returned for the following:

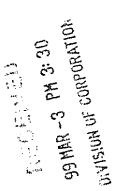
The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of 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 (850) 487-6934.

Loria Poole Corporate Specialist

Letter Number: 999A00009259





FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

March 3, 1999

LAZARUS

MIAMI, FL

SUBJECT: UNITED MORTGAGE INC.

Ref. Number: W99000004974

We have received your document for UNITED MORTGAGE INC.. However, the document has not been filed and is being returned for the following:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of 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 (850) 487-6934.

Loria Poole Corporate Specialist

Letter Number: 899A00009852

ARTICLES OF INCORPORATION

The undersigned incorporator(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: M & B FINANCIAL INC.



ARTICLE II PRINCIPAL OFFICE

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

8372 SW 8 STREET MIAMI, FL 33144

ARTICLE III SHARES

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

100

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

MAITE LOPEZ 3360 NW 18 TERRACE MIAMI, FL 33126

ARTICLE V INCORPORATOR(S)

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

MAITE LOPEZ 3360 NW 18 TERRACE, MIAMI, FL 33126
BERTHA CABALLERO 9034 SW 65 STREET, MIAMI, FL 33173

ARTICLE VI DIRECTOR(S)

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

MAITE LOPEZ, PRESIDENT 3360 NW 18 TERRACE, MIAMI, FL 33126 BERTHA CABALLERO, VICE PRESIDENT 9034 SW 65 STREET, MIAMI, FL 33173

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this $_$ day of $_{\rm FEBRUARY}$, 19 99 .

Signature Signature

Signature

Articles of Incorporation Filing Fee - \$35

CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, 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.

e name and address of the re	egistered agent and office is:
MAITE LOPEZ	
	(NAME)
3360 NW 18 TERRACE	
(P.O. BOX N	IOT ACCEPTABLE)

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED 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.

SIGNATURE Maits Loge Allary OF STATE

DATE FEBRUARY 25, 1999

PART OF THE PROPERTY 3: 35

REGISTERED AGENT FILING FEE: \$35.00