



P99000038690

Florida Incorporators, Inc.

Mark S. Hankins
President
1221 Brickell Avenue, Suite 900
Miami, Florida 33131

April 22, 1999

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

100002853801-4

-04/27/99--01076--021

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

RE: UNIVERSAL FINANCE.COM, INC.

Dear Corporate Specialist:

Enclosed is an original and one (1) copy of the Articles of Incorporation for the above-referenced corporation, and funds of \$78.75 representing the filing fee for same.

Please do not hesitate to contact the undersigned if there are any questions or concerns.

Sincerely,

Mark Hankins
President

Mark Hankins GAVE
AUTHORIZATION BY PHONE TO
CORRECT Art. I
DATE 4-28-99
DOC. EXAM WS

99 APR 27 PM 4:17

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

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DIVISION OF CORPORATIONS
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Articles Of Incorporation

Of

UNIVERSAL FINANCE.COM, INC.

THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation is UNIVERSAL FINANCE.COM, INC.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is ONE (1) and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until his successor is elected and qualified is:

GEORGE ROBB
120 N. 'M' ST
LAKE WORTH, FL 33460

SEVENTH: The name and address of the incorporator is:

GEORGE ROBB
120 N. 'M' ST
LAKE WORTH, FL 33460


EIGHTH: The name and address of the initial registered agent and the initial registered office is:

GEORGE ROBB
120 N. 'M' ST
LAKE WORTH, FL 33460

NINTH: The mailing address and principal office of the corporation is:

UNIVERSAL FINANCE.COM, INC.
120 N. 'M' ST
LAKE WORTH, FL 33460


DATED: April 19, 1999



GEORGE ROBB
Incorporator

ACCEPTANCE OF REGISTERED AGENT

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



GEORGE ROBB

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
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