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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

98 FEB 27 AM 10:20

February 23, 1998

Department of State
Division of Corporations
P.O. Box 6326
Tallahassee, Fl. 32314

000002442780--9

-02/27/98--01077--008

*****70.00 *****70.00

Re: G A Insurance and Financial Services, Inc.

To Whom it may Concern:

Enclosed please find original and two (2) copies of the Articles of Incorporation, Certificate of Designation for the above named Corporation and a Money Order for \$70.00

Please forward to the undersigned of the Filed Copy of the Articles of Incorporation.

Sincerely,

Mario Garzon for

Mario Garzon
8180 nw 36th Street Suite 307
Miami, Fl. 33166
305-470 0086

cc: File
Enclosures

D. BROWN MAR - 2 1998

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ARTICLES OF INCORPORATION
OF
GA BEST INSURANCE AND FINANCIAL SERVICES, INC.

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Corporation for profit under Chapter 607 of the Florida Statutes.

ARTICLE 1 - NAME

The name of the Corporation is GA Best Insurance and Financial Services, Inc.

ARTICLE 2 - PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this corporation is 8180 Northwest 36 Street, Miami, Florida 33166 and the mailing address is the same.

ARTICLE 4 - INCORPORATORS

The name and street address of the incorporator of this corporation is:

Mario Garzon
8180 Northwest 36 Street
Miami, Florida 33166

ARTICLE 5 - PRESIDENT

The initial President of the corporation shall be Mario Garzon who address shall be the same as the principal office of the corporation.

ARTICLE 6 - CORPORATE CAPITALIZATION

6.1 The maximum number of shares that this Corporation is authorized to have outstanding at any time is SEVEN THOUSAND FIVE HUNDRED (7,500) shares of common stock, each share having the par value of ONE DOLLAR (\$1.00).

6.2 No holder of shares of stock of any class shall have any preemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the board of directors may, in authorizing the issuance of shares of stock of any class, confer any preemptive right that the board of directors may deem advisable in connection with such issuance.

6.3 The board of directors of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the board of directors may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation.

6.4 The board of directors of the Corporation may, by articles supplementary, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions of redemption of the stock.

ARTICLE 7 - POWER OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE 8 - TERM OF EXISTENCE

This corporation shall have a perpetual existence.

ARTICLE 9 - TITLE

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the corporation as the owner thereto, for all purposes, and shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the corporation shall have notice thereof.

ARTICLE 10 - REGISTERED OFFICE AND REGISTERED AGENT

The initial name and address of the registered office of this corporation is Mario Garzon of 8180 Northwest 36 Street, Miami, Florida 33166.

ARTICLE 11 - BYLAWS

The Board of Directors of the Corporation shall have power, without the assent or vote of the shareholders, to make, alter amend or repeal the Bylaws of the Corporation but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Directors at the time of such action shall be necessary to take any action for the making, alteration, amendment or appeal of the Bylaws.


ARTICLE 12 - EFFECTIVE DATE

These Articles of Corporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 13 - AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

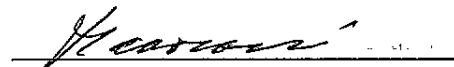
IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 18 day of February 1998.


Mario Garzon, Incorporator

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**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

Mario Garzon having a business office identical with the registered office of the corporation name above, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation, is familiar with and accepts the obligations of the position of Registered Agent under Section 607,050, Florida Statutes.



Mario Garzon
8180 Northwest 36 Street
Miami, Florida 33166