



Jamaica National
Overseas (USA) Inc.

F95000004838

3895 NW 24th Street
Lauderdale Lakes, FL 33311 (U.S.A.)

Tel: (954) 676-5755

Tel: (954) 676-5756
Fax: (954) 676-5571

"Licensed Mortgage Banker - NYS Banking Department"

"Licensed as a Money Transmitter by the NYS Banking Department"

Licensed as a Money Transmitter by the State of Florida Division of Banking and Finance"

June 15, 1999

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

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-06/17/99--01088--001
*****61.25 *****61.25

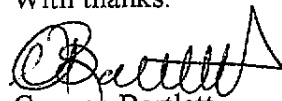
Re: Jamaica National Overseas (USA) Inc.
formerly Jamaica National Overseas (NY) Inc.

In accordance with the amendment made to the subject corporation's name we now submit the application form along with our check #1792 in the amount of \$61.25 to cover filing fees, 2 certified copies of certificate and certification of status.

Also enclosed is the certificate evidencing the amendment together with filing receipt.

Please do not hesitate to contact us should you require more information.

With thanks.


Carmen Bartlett
Manager

cc: Marilyn Meyers

FILED
99 JUL 27 PM 4: 21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T. LEWIS JUL 27 1999





3895 NW 24th Street
Lauderdale Lakes, Ft. Lauderdale, FL 33311 (U.S.A.)

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"Licensed Mortgage Banker - NYS Banking Department"
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July 15, 1999

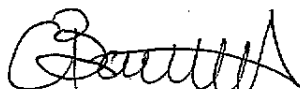
Thelma Lewis
Corporate Specialist Supervisor
Florida Department of State
Amendment Section
Division of Corporations
P.O. Box 6327
Tallahassee, Fl. 32314

Re : Jamaica National Overseas (USA) Inc
Formerly Jamaica National (NY) Inc.
Ref. F95000004838

In compliance with request in your letter dated June 22, 1999, we now return the Amendment application form together with the certified copy from the State of New York dated July 7, 1999.

We look forward to your usual prompt response.

With thanks


Carmen Bartlett
Manager





FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

June 22, 1999

CARMEN BARTLETT, MANAGER
JAMAICA NATIONAL OVERSEAS (USA) INC.
3895 NW 24TH STREET
LAUDERDALE LAKES, FL 33311

SUBJECT: JAMAICA NATIONAL OVERSEAS (NY) INC.
Ref. Number: F95000004838

We have received your document for JAMAICA NATIONAL OVERSEAS (NY) INC. and check(s) totaling \$61.25. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

#4 states the name change was effected in New York on 8-14-97. Page 2 of the amendment show filed 8-22-97, please correct your document accordingly.

An original, duly authenticated certificate from the state of incorporation/organization evidencing the amendment, must be submitted with the application. The certificate must have been issued within the past 90 days.

If you have any questions concerning this matter, please either respond in writing or call (850) 487-6905.

Thelma Lewis
Corporate Specialist Supervisor

Letter Number: 399A00033132

PROFIT CORPORATION
APPLICATION BY FOREIGN PROFIT CORPORATION TO FILE AMENDMENT TO
APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA
(Pursuant to s. 607.1504, F.S.)

SECTION I
(1-3 MUST BE COMPLETED)

1. JAMAICA NATIONAL OVERSEAS (NY) INC.
Name of corporation as it appears on the records of the Department of State.
2. NEW YORK
Incorporated under laws of
3. 10-5-95
Date authorized to do business in Florida

FILED
99 JUL 27 PM 4:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SECTION II
(4-7 COMPLETE ONLY THE APPLICABLE CHANGES)

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation? AUGUST 22, 97
5. JAMAICA NATIONAL OVERSEAS (USA) INC.
Name of corporation after the amendment, adding suffix "corporation" "company" or "incorporated," or appropriate abbreviation, if not contained in new name of the corporation.
6. If the amendment changes the period of duration, indicate new period of duration.
- _____ New Duration
7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.
- _____ New Jurisdiction


Signature

JUNE 15, 99
Date

CARMEN BARTLETT
Typed or printed name

MANAGER
Title



3895 North West 24th Street
Lauderdale Lakes, FL 33311
(407) 576-5755/6
(407) 576-5571 Fax

State of New York }
Department of State } *ss:*

I hereby certify that the annexed copy has been compared with the original document in the custody of the Secretary of State and that the same is a true copy of said original.

Witness my hand and seal of the Department of State on

JUL 07 1999



A handwritten signature in dark ink, appearing to read "J. Clark", followed by a long horizontal line.

Special Deputy Secretary of State

F 0822000193

**Certificate of Amendment of the Certificate of Incorporation of
JAMAICA NATIONAL OVERSEAS (NY) INC.**

under Section 805 of the Business Corporation Law

IT IS HEREBY CERTIFIED THAT:

(1) The name of the corporation is

JAMAICA NATIONAL OVERSEAS (NY) INC.

(2) The certificate of incorporation was filed at the department of state on the 29TH day of June 19 90, under the name of J. N. B. S. I NC.

(5) The certificate of incorporation of this corporation is hereby amended to effect the following change*
The certificate of incorporation is amended to change the name of the corporation. Paragraph 1 of the certificate of incorporation is amended to read as follows.
The name of the corporation is:

JAMAICA NATIONAL OVERSEAS (USA) INC.

(4) The amendment to the certificate of incorporation was authorized:

* first, by unanimous written consent of all the directors.

* and then at a meeting of shareholders by vote of a majority of all the outstanding shares entitled to vote thereon.

IN WITNESS WHEREOF, this certificate has been subscribed this 14th day of August, 19 97
by the undersigned who affirm(s) that the statement made herein are true under the penalties of perjury.

Type name	Capacity in which signed	Signature
LANCELOT F. REYNOLDS	President	/ S / LANCELOT F. REYNOLDS
REDVER SHARP	Secretary	/ S / REDVER SHARP

F970822000193

Certificate of Amendment of the Certificate of Incorporation
of

JAMAICA NATIONAL OVERSEAS (NY) INC.

Under Section 805 of the Business Corporation Law

HUBCO # 29

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FILED AUG 22 1997
TAX \$
BY: SHW
ICing

FILER:

Zenith T. Taylor

90-50 Parsons Boulevard, Suite 207
Jamaica, N.Y. 11432

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