OCE U CACACO CONTROL CORPORATE FILING SERVICE (Roquestor's Name)

3320 S.W. 87 AVENUE

(Address)

MIAMI, FLORIDA (305)552-5973

(City, State, Zip)

(Phone #)

TERESA ROMAN (TALLAHASSEE REPRESENTATIVE)

OFFICE USE ONLY

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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

April 27, 2000

LAZARUS

MIAMI, FL

SUBJECT: BANKING SERVICES INTERNATIONAL, CORP.

Ref. Number: W00000011140

We have received your document for BANKING SERVICES INTERNATIONAL, CORP.. However, the document has not been filed and is being returned for the following:

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking Director's Office 101 E. Gaines St. Fletcher Bldg., 6th Floor. Tallahassee, FL 32399-0350 (850) 410-9111.

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: 800A00023189

RECEIVED

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JEPARTMENT OF STATE. H.

JALLAHASSEE, FLORIDA

TALLAHASSEE, FLORIDA

Articles of Incorporation of

DOCUMENTARY CREDITS SERVICES, CORP.

Article I. Name

The name of this corporation is:

DOCUMENTARY CREDITS SERVICES, CORP. ___

Article II. Address

The mailing address of the Corporation is:

7923 West 15th Court Hialeah, FL. 33014-3334

Article III. Capital Stock

The Corporation shall have the authority to issue 1000 shares of common stock, par value \$ 1.00 per share.

Article IV. Registered Agent

The name and address of the registered agent of the Corporation is:

Mary C. Vega 7923 West 15th Court Hialeah, FL. 33014-3334

Article V. Board of Directors

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of the directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by law. The name of each initial member of the Corporation's Board of Directors is:

Mary C. Vega, President

Article VI. Incorporator

The name and address of the Incorporator is:

Mary C. Vega 7923 West 15th Court Hialeah, FL. 33014-3334

Article VII. Corporate Existence

The corporate existence of the Corporation shall begin effective as of April 24, 2000.

The undersigned Incorporator executed these Articles of Incorporation on the date first set forth below.

Name: Mary C. Vega

Title: President

Date: April 24, 2000

CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

CORPORATION:

DOCUMENTARY CREDITS SERVICES, CORP.

REGISTERED AGENT:
Mary C. Vega
7923 West 15th Court
Hialeah, FL. 33014-3334

I agree to act as registered agent to accept service of process for the above stated corporation. I hereby agree to comply with the provisions of all statues relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

Name: Mary C. Vega

Title: President

Date: April 24, 2000