OFFICE USE ONLY (Document #)

	(City, State, Zip)	(Phon	e #)
MIAMI,	FL 33134		(305)444-4994
	(Address)		
3940 W	FLAGLER S	T. 2nd	FLOOR
	(Requestor's Name	3)	
EXPRES			SERVICE, INC.

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Examiner's Initials

OFFICE USE ONLY

CORPORATION NAME(S) &	DOCUMENT NUMBER(S) (if known):
1. Valar Uns	errance and financial Service, Ine
2	'
(Corporation Name)	(Document #)
(Corporation Name)	(Document #)
(Corporation Name)	(Document #)
Walk in Pick up time	
Mail out Will wait	Photocopy Certificate of Status
NEW FILINGS	AMENDMENTS
	Amendment
NonProfit	Resignation of R.A., Officer/Director
Limited Liability	Change of Registered Agent
Domestication	Change of Registered Agent Dissolution/Withdrawal
Other	Merger SEE O P
OTHER FILINGS	Change of Registered Agent Dissolution/Withdrawal Merger REGISTRATION/ QUALIFICATION ON SEP - 8 PH 12: 56
Annual Report	QUALIFICATION DE 5
Fictitious Name	Foreign
Name Reservation	Limited Partnership

Reinstatement

Trademark

Other

ARTICLES OF INCORPORATION

OF



VALOR INSURANCE AND FINANCIAL SERVICES, INC.

ARTICLE I - NAME

The name of this corporation is VALOR INSURANCE AND FINANCIAL SERVICES, INC.

ARTICLE II - DURATION

This corporation shall have perpetual existence, unless sooner dissolved in accordance with the laws of the State of Florida.

ARTICLE III - ADDRESS

The mailing address of the corporation is 10556 N. W. 26 Street, D-101, Miami, Florida 33172.

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of transacting any and all business permitted under the laws of the United States and of the State of Florida.

ARTICLE V - CAPITAL STOCK

This corporation is authorized to issue ONE HUNDRED (100) shares of NO par value common stock, which shall be designated "Common Stock".

ARTICLE VI- PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the principal office of this corporation is 10556 N. W. 26 Street, Suite D-101, Miami, Florida 33172, and the name of the initial registered agent of this corporation is JOAQUIN VALOR.

ARTICLE VIII - INITIAL BOARD OF DIRECTORS

This corporation shall have **two** (2) director initially. The number of directors may be either increased or diminished from time to time as provided in the bylaws but shall never be less than ONE.

The name and address of the initial directors of this corporation are:

Joaquin Valor

10556 N. W. 26 Street, Suite D-101

Miami, FL 33172

Maria Isabel Cape

14200 S. W. 18 Street

Miami, Florida 33175

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer of director, to the full extent permitted by law.

ARTICLE X - INCORPORATOR

The name and address of the person signing these articles is:

Joaquin Valor

10556 N. W. 26 Street, Suite D-101

Miami, FL 33172

IN WITNESS WHEREOF, the undersigned subscriber has executed these articles

of incorporation this 68 day of September 2000.

Joaquin Valor

STATE OF FLORIDA) : ss COUNTY OF MIAMI-DADE)

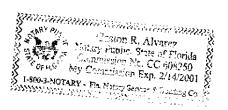
Before me, a notary public authorized to take acknowledgments in the state and county set forth above, personally appeared **Joaquin Valor**, known to me and known by me to be the person who executed the foregoing articles of incorporation, and he acknowledged before me that he executed those articles of incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the state and county aforesaid, this 6% day of September 2000.

Notary Public, State of Florida at Large

Printed Notary Signature:

My commission expires:



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN
THE STATE OF FLORIDA, NAMING AGENT UPON WHOMOS SERVICE OF PROCESS MAY BE EFFECTIVE

In compliance with Section 607.0501 of the Florida Statutes, the following submitted:

VALOR INSURANCE AND FINANCIAL SERVICES, INC.

desiring to organize or qualify under the laws of the State of Florida, with its principal place of business in the City of Miami, County of Miami-Dade, State of Florida, has named Joaquin Valor, located at 10556 N. W. 26 Street, Suite D-101, City of Miami, State of Florida 33172, as its agent to accept service of process within the State of Florida.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree 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.

DATED this 67 day of September 2000.

Joaquin Valor

Resident and Registered Agent