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Florida Department of State
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To: Division of Corporations
Fax Number : (850) 922-4001

From:
Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305) 599-0839
Fax Number : (305) 716-0346

FLORIDA PROFIT CORPORATION OR P.A.

FINANCIAL SERVICES & DEVELOPMENT CENTER OF THE AMERI

Certificate of Status	0
Certified Copy	1
Page Count	03
Estimated Charge	\$78.75

10-24485

B. McKnight OCT 10 2000

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 OCT 10 PM 2:29

**ARTICLES OF INCORPORATION
OF
FINANCIAL SERVICES & DEVELOPMENT
CENTER OF THE AMERICAS, CORP.**

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

FINANCIAL SERVICES & DEVELOPMENT CENTER OF THE
AMERICAS, CORP.

The principal place of business and mailing address of this corporation shall be:

3407 NW 17th Ave.
Miami, FL 33142

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida any other state, country, territory or nation.

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

500,000 SHARES \$ 1.00 PER VALUE

ARTICLE IV TERMS OF EXISTENCE

This corporation is to exist perpetually.

Prepared by:

Hispan American Services Inc.
1885 W. Flagler St., Suite # 11
Miami, FL 33135

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ARTICLE V OFFICERS DIRECTORS

The name(s) and street address (es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is(are) elected,

ENRIQUE REYES
President and Treasurer
4300 SW 5th TERRACE
Miami, Florida 33134
(250,000 shares) 50%

VICTOR ALBA
Vice-President and Secretary
436 NE 76th Street
Miami, Florida 33138
(250,000 shares) 50%

ARTICLE VI INCORPORATOR(S)

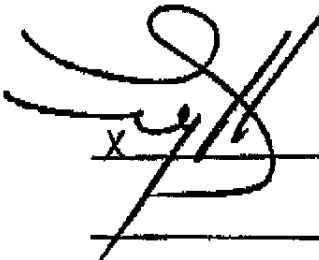
The name(s) and address (es) of the incorporator(s) to these articles of incorporation is(are):


ENRIQUE REYES
President and Treasurer
4300 SW 5th TERRACE
Miami, Florida 33134
(250,000 shares) 50%

VICTOR ALBA
Vice-President and Secretary
436 NE 76th Street
Miami, Florida 33138
(250,000 shares) 50%

IN WITNESS WHEREOF, the undersigned incorporator(s) has (have) executed these Articles of Incorporation this 05 day of October, 2000

Signature(s) of Incorporator(s)





CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

1. The name of the corporation _____

FINANCIAL SERVICES & DEVELOPMENT CENTER OF THE AMERICAS, CORP

2. The name and address of the registered agent and office is:

ENRIQUE REYES

(P.O. BOX NOT ACCEPTABLE)

4300 SW 5th TERRACE, MIAMI, FL 33134

(ADDRESS OFFICE)

SIGNATURE _____

(corporate officer)

TITLE

President

DATE

10/05/2000

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

SIGNATURE _____

DATE

10/05/2000