

TFC P00000@106391
FILED

00 NOV 14 AM 8:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

(305) 751-8934

October 18, 2000

Department of State
Division of Corporation
Post Office Box 6327
Tallahassee, Florida 32314

**Re: Articles of Incorporation
To Be Filed.**

Dear Sir/Madam:

Enclosed please find an original and one copy of the Articles of Incorporation, and Certificates Designating Places of Business, and a money order for filing fees for the following:

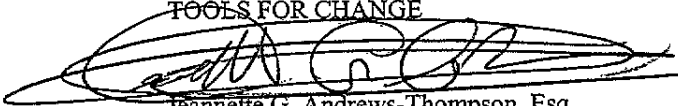
No	Company Name	CK /MO#	Amount
1.	PYROL BANKERS FINANCIAL SERVICES, INC.	06-164559124	\$70.00
2.	HOPE ENTERPRISES, INC.	02-749604616	\$70.00
3.	JUS-US, INC.	06-164559123	\$70.00
	TOTAL		\$210.00

Please file both the Articles and certificates for the Designation for the corporation and return a filed copy of each document to the following:

Jeannette G. Andrews-Thompson, Esq.
Tools For Change
6015 NW 7th Ave.
Miami, Florida 33127

Thank you for your attention to this matter.

Sincerely,
TOOLS FOR CHANGE


Jeannette G. Andrews-Thompson, Esq.
Legal Department

Encls.

100003435891--0
-10/23/00-01129-008
*****70.00 *****70.00

W-25655
10-24
11-15



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

October 24, 2000

JEANNETTE G. ANDREWS-THOMPSON, ESQ.
TOOLS FOR CHANGE
6015 NW 7TH AVE.
MIAMI, FL 33127

SUBJECT: PYROL BANKERS FINANCIAL SERVICES, INC.
Ref. Number: W00000025655

We have received your document for PYROL BANKERS FINANCIAL SERVICES, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

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:

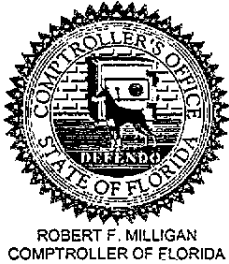
Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 410-9111.

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) 487-6929.

Joey Bryan
Document Specialist

Letter Number: 200A00055577



OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

November 1, 2000

John Jerome Jeanty
7535 W. Oakland Park Boulevard
Tamarac, Florida 33319

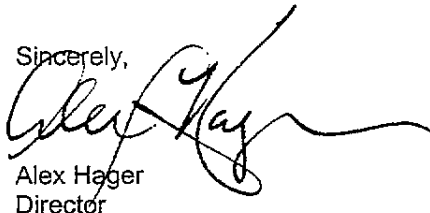
Dear Mr. Jeanty:

Re: "Pyrol Bankers Financial Services Mortgage, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,



Alex Hager
Director

:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

ARTICLES OF INCORPORATION
OF
PYROL BANKERS FINANCIAL SERVICES, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLES I: NAME OF THE CORPORATION

The name of the corporation is PYROL BANKERS FINANCIAL SERVICES, INC., hereinafter referred to as the "Corporation".

ARTICLE II: PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the principal office and the mailing address of the corporation is 7535 W. Oakland Boulevard, Tamarac, Florida 33319.

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSE OF THE CORPORATION

The purpose for which the Corporation is organized is to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statute, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue Five Thousand (5,000) shares of common stock with a par value of \$1.00 per share. All stock shall be of one class. The Board of Directors may authorize the issuance of such stock to such person(s) upon such terms and for such consideration as they may deem appropriate. The consideration may consist of any tangible or intangible property or benefit to the Corporation, including cash, promissory notes, services performed, promises to perform services evidenced by a written contract, or other securities of the Corporation.

ARTICLE VI: PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of the Corporation, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is 7535 W. Oakland Boulevard, Tamarac, Florida 33319; and the registered agent at that office is JOHN JEANTY.

ARTICLE VIII: INITIAL BOARD OF DIRECTORS

The Corporation shall have one (1) director constituting the initial Board of Directors. The number of directors may be increased or decreased from time to time by the bylaws.

The initial Board of Directors of the Corporation shall be comprised of:

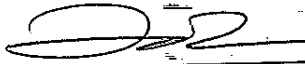
JOHN JEANTY
7535 W. Oakland Boulevard
Tamarac, Florida 33319

ARTICLE IX: INCORPORATOR

The incorporators of the Corporation are as follows:

JOHN JEANTY
7535 W. Oakland Boulevard
Tamarac, Florida 33319

IN WITNESS WHEREOF, I, JOHN JEANTY, the undersigned incorporator, have signed these Articles of Incorporation on this 17 day of October, 2000, and acknowledged the same to be my act.



JOHN JEANTY

STATE OF FLORIDA)

COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me this 17th day of October, 2000, by JOHN JEANTY, who personally appeared before me at the time of notarization, and who is personally known to me or who produced a FLORIDA DRIVER'S LICENSE as identification.

NOTARY PUBLIC:

SIGN: 

PRINT:

Jeannette G. Andrews-Thompson
STATE OF FLORIDA AT LARGE



Jeannette G Andrews-
Thompson
My Commission CC813889
Expires March 2, 2003

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED

Pursuant to the provisions of Chapters 48.091 and 607.0501 of the Florida Statutes, the following is submitted, in compliance with said Acts:

First--That PYROL BANKERS FINANCIAL SERVICES, INC., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City of TAMARAC, County of BROWARD, State of Florida, has named JOHN JEANTY, at 7535 W. Oakland Boulevard, in the City of TAMARAC, County of BROWARD, State of Florida, as its agent to accept service of process within this state.

-Acceptance of Agent-

ACKNOWLEDGMENT:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby 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.

BY: 
JOHN JEANTY

DATE: 10-17-00

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TALLAHASSEE, FLORIDA