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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

March 13, 2001

CAPITAL CONNECTION, INC.

SUBJECT: NJA NETERPRISES, INC.

Ref. Number: W0100005656

enterprises, Inc.

We have received your document for NJA-NETERPRISES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

You must list the corporation's principal office and/or a mailing address in the document.

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) 487-6927.

Tracy Smith Document Specialist

Letter Number: 301A00015283

DIVISION OF CORPORATIO

ARTICLES OF INCORPORATION

OF

NJA ENTERPRISES, INC.

TALLAHIASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the Laws of the State of Florida.

ARTICLE I

The name of the corporation shall be: NJA ENTERPRISES, INC.

The principal and mailing address shall be 13304 Southwest 73rd Terrace,
Miami, FL 33183.

ARTICLE II

DURATION AND BEGINNING OF CORPORATE EXISTENCE

The corporation shall exist perpetually. The date when the corporate existence of this corporation shall begin shall be when these Articles of Incorporation are received and accepted by the Secretary of State of Florida.

ARTICLE III

This corporation is organized for the purpose of transacting any or all lawful business permitted under the Laws of the State of Florida and of the United States of America. In addition, the purpose of this Corporation is to market, research, promote, aide in, and facilitate the sale of real estate, title insurance products, mortgages and related products, anywhere in the United State of America.

ARTICLE IV

The corporation is authorized to have outstanding one class of stock designated as common stock. The maximum number of shares of common stock to have outstanding is 500 shares of Common Stock of a par value of One (\$1.00) Dollar per share. Holders of Common Stock shall not have pre-emptive rights to subscribe to the corporation's securities.

ARTICLE V

The street address of the initial registered office of the corporation in the State of Florida is: 13304 S.W. 73rd Terrace, Miami, Florida 33183.

The name of the initial registered agent of this corporation is: ROBERT D. MAZUR, 7440 S.W. 130th Avenue, Miami, Florida 33183.

ARTICLE VI

INITIAL BOARD OF DIRECTOR(S)

The corporation shall have three (3) director(s) initially. The number of director(s) may be increased or decreased from time to time by amendment to, or in the manner provided in the by-laws of the corporation.

The name and street address of the initial director(s) of this corporation is

JOSE CARRERA, to serve as President, 13304 S.W. 73rd Terrace, Miami, Florida 33183,

NIVIA CARRERA, to serve as Vice-President, 13304 S.W. 73rd Terrace, Miami, Florida 33183, and ARMANDO TORRES, to serve as Treasurer, 13304 S.W. 73rd Terrace, Miami,

Florida 33183.

ARTICLE VII

INCORPORATOR(S)

The name and address of the incorporator(s) to these Articles of Incorporation are:

JOSE CARRERA, NIVIA CARRERA and ARMANDO TORRES,13304 S.W. 73rd Terrace,

Miami, Florida 33183.

ARTICLE VIII

BY-LAWS

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors and the shareholders.

ARTICLE IX

INDEMNIFICATION

The corporation shall indemnify, to the full extent permitted by law, any officer, director, employee or agent of the corporation, or any former officer, director, employee or agent of the corporation, or any person who at the request of the corporation is or was serving as a director, officer, employee or agent of another corporation partnership, joint venture, trust or other enterprise.

ARTICLE X

AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto.

ARTICLE XI-BUY-OUT PROVISION

Should any stockholder desire to sell his or her stock, said stockholder shall so notify the other stockholders, in writing, of his or her intentions to sell. That upon receipt of said notification, the corporation shall authorize the accountant then employed by said corporation to make a full and complete audit of the books of said corporation, using standard accounting methods and principles in order to determine the book value of said corporation. Upon determination of the book value, the price of the stock shall be the buy-out figure and the person so desirous of selling must accept the price as set forth by the accountant. The remaining stockholder or stockholders shall purchase said stock in proportionate shares to the percentages that they presently own and the seller shall get 50% of the purchase price within thirty days from the date that the audit is completed and the balance thirty days thereafter.

STATE OF FLORIDA) COUNTY OF DADE) SS.:

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above, to take acknowledgments personally appeared JOSE CARRERA, NIVIA CARREA and ARMANDO TORRES, to me known to be the person(s) described as Subscriber(s) in, and who executed the foregoing Articles of Incorporation, and she acknowledged before me that she subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this

day of Xilauh

. 2001.

NOTARY PUBLIC State of Florida

My Commission Expires:

This Instrument Prepared by: Jeffrey Drew Cummins, Esq. 9555 N. Kendall Drive Suite 202 Miami, Florida 33176 305-595-3310 MERCEDES C. MORENO
MY COMMISSION # CC 856053
EXPIRES: Jul 19, 2003
1-800-3-NOTARY Fla. Notary Service & Bonding Co.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA AND NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.09l, Florida Statutes, the following is submitted in compliance with said Act:

First, NJA ENTERPRISES, INC., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, at the City of Miami, County of Dade, State of Florida, has designated Robert D. Mazur, 7440 S.W. 130th Avenue, Miami, Florida 33183, as its agent to accept service of process within this State.

Having been named to accept service of process for the above stated corporation, at place designated in this Certificate, I hereby accept to act in this capacity and agree to comply with the provisjon of said Act relative to keeping open said office.

Dated this 3770 day of

_ 2001.

SEGNE GAN OF STATE
TALLAHASSEE, FLORIDA