

P 010000 95204

FILED STATE
SECRETARY OF
TALLAHASSEE, FLORIDA
01 SEP 27 AM 9:45

TRANSMITTAL LETTER

Department of State
Division of Corporations
P.O. BOX 6327
Tallahassee, FL 32314

700004613777--7
-09/27/01--01058--022
****122.50 *****78.75

RAM Financial, Inc.

SUBJECT: -----
(Proposed corporate name)

Enclosed is an original and one (1) copy of the articles of
incorporation and our check for \$_____

RAM Financial, Inc.

FROM: _____
Name (printed or typed)

6247 SW 21st Street

Address

Pompano Beach, Fl. 33068

City, State & Zip Code

(954) 970-7190

Telephone Number

Note: Please provide the original and one copy of the Articles.

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
01 SEP 27 AM 9:45

ARTICLES OF INCORPORATION

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

ARTICLE I NAME

The name of the corporation shall be:

RAM Financial, Inc.

ARTICLE II PRINCIPAL OFFICE

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

6247 SW 21st Street
Pompano Beach, Fl. 33068

ARTICLE III SHARES

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

100 Shares @ \$1.00 par value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Rafael A. Martinez
6247 SW 21st Street
Pompano Beach, Fl. 33068

ARTICLE V INCORPORATOR(S)

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

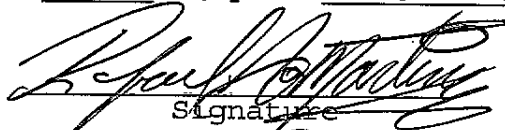
Rafael A. Martinez
6247 SW 21st Street
Pompano Beach, Fl. 33068

President / Treasurer

Blanca R. Martinez
6247 SW 21st Street
Pompano Beach, Fl. 33068

Vice-President

The undersigned incorporator(s) has (have) executed these Articles of Incorporation this 25 day of SEPTEMBER 2001


Signature


Signature

Signature

CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE. REGISTERED AGENT, IN THE STATE OF FLORIDA.

The name of the corporation is RAM Financial, Inc.

6247 SW 21st Street
Pompano Beach, Fl. 33068

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

Rafael A. Martinez

(Name)

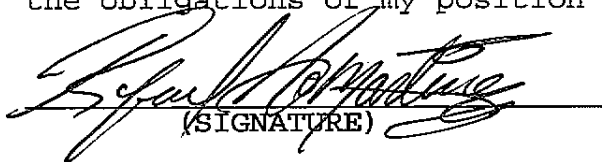
6247 SW 21st Street

(P.O. Box or Mail Drop NOT acceptable)

Pompano Beach, Fl. 33068

(City/State/Zip)

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.


(SIGNATURE)

SEPT. 25, 2001
(DATE)

DIVISION OF CORPORATIONS, P.O.BOX 6327, TALLAHASSEE, FL 23214