Electronic Articles of Incorporation For

P02000092949 FILED August 27, 2002 Sec. Of State

INSTITUTE OF COMMERCIAL AND FINANCE ARBITRATION, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

INSTITUTE OF COMMERCIAL AND FINANCE ARBITRATION, INC.

Article II

The principal place of business address:

11890 S.W. 8 STREET SUITE # 500 MIAMI, FL. 33184

The mailing address of the corporation is:

11890 S.W. 8 STREET SUITE # 500 MIAMI, FL. 33184

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 100 STOCKS AT \$ 1,000.00 EACH PER VALUE

Article V

The name and Florida street address of the registered agent is:

GEORGE CHERNOFF & ASSOCIATES, P.A. 11890 S.W. 8 STREET SUITE # 500 MIAMI, FL. 33184

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GEORGE CHERNOFF, PRESIDENT

Article VI

The name and address of the incorporator is:

HUMPHREY PACHECKER 11890 S.W. 8 STREET SUITE # 500 MIAMI, FLORIDA 33184

Incorporator Signature: HUMPHREY PACHECKER, PRESIDENT

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P. HUMPHREY PACHECKER 11890 S.W. 8 STREET SUITE # 500 MIAMI, FL. 33184

Title: VP PABLO DE CUBA 11890 S.W. 8 STREET SUITE # 500 MIAMI, FL. 33184

Title: S TERESITA BARRERA 11890 S.W. 8 STREET SUITE # 500 MIAMI, FL. 33184