

PO2000105027

AXEL HEYDASCH, P.A.

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September 23, 2002

Secretary of State
DIVISION OF CORPORATIONS
P.O. Box 6327
Tallahassee, FL 32314

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 SEP 25 PM 2:38

RE: Articles of Incorporation of WORLD LOANS INTERNATIONAL, INC.

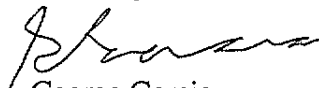
Dear Sir or Madam:

Enclosed please find a copy of the Articles of Incorporation of WORLD LOANS INTERNATIONAL, INC., a Florida corporation and a check in the amount of \$78.75 representing your filing fees. This check was inadvertently omitted from the envelope containing the original Articles of Incorporation and a copy of same which is mailed simultaneously. Please process this corporation and return to us a certified copy of the Articles of Incorporation to my attention.

Thank you.

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Sincerely,


George Garcia,
Legal Assistant

Enclosures

9-30-02
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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION

OF

WORLD LOANS INTERNATIONAL, INC.

Article I - Name

The name of this corporation is WORLD LOANS INTERNATIONAL, INC.

Article II - Principal Office

The street address of the principal office of this Corporation is:

15390 S.W. 157 Terrace
Miami, Florida 33187

Article III - Purpose

This corporation is organized for the purpose of making domestic and international real estate loans, investments in real estate, and managing real estate.

Article IV - Election of Board of Director

The method of election or appointment of Directors of the Board of Directors is contained and outlined in the bylaws of this corporation.

Article V - Initial Board of Directors and Officers

The number of directors may be increased or decreased from time to time as provided in the Bylaws but shall never be less than one. The following persons are directors of the corporation until their successors are elected, and have qualified in accordance with the applicable laws of the United States and Florida:

Name	Address
Al Santiago President	15390 N.W. 187 Terrace Miami, FL 33187

Gloria Patricia Wong
Vice President

15390 N.W. 187 Terrace
Miami, FL 33187

Fernando Wong
Secretary

15390 N.W. 187 Terrace
Miami, FL 33187

Article VI - Shares of Stock

This corporation is authorized to issue 100 shares of US \$1.00 par value common stock. The Board of Directors may authorize the issuance of such stock to such persons upon such terms and for such consideration in cash, property or services as the Board of Directors may determine and as may be allowed by law. The just valuation of such property or services shall be fixed by the Board of Directors. All of such stock when issued shall be fully paid and exempt from assessment. This corporation may not issue more than one class of stock.

Article VII - Initial Registered Office and Agent

The initial registered agent and the initial registered office is as follows:

Axel Heydasch, P.A.
Suite 3000
100 North Biscayne Boulevard
Miami, FL 33132

Article VIII - Incorporators

The name and address of the initial incorporator of this corporation is as follows:

Name	Address
Al Santiago	15390 S.W. 157 Terrace Miami, FL 33187

Article IX - Powers

The corporation shall have all the corporate powers enumerated in the Florida General Corporation Act.

Article X - Indemnification

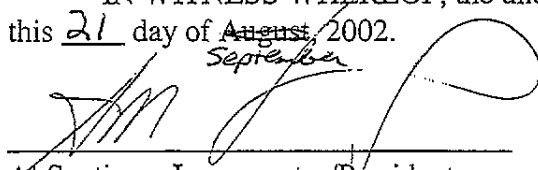
Any person made a party, or threatened to be made a party, to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative, and whether or not brought by and in the right of the corporation, brought to impose any liability or penalty on such person for any act or acts alleged to have been committed (including alleged omissions or failures to act) by such person in his or her capacity as director, officer or employee,

or agent of the corporation, or of any other corporation, partnership, joint venture, trust, or other enterprises which he or she served as such at the request of the corporation, shall be indemnified by the corporation, unless the conduct of such person is finally adjudged to have been grossly negligent or to constitute willful misconduct, against judgments, fines, reasonable amounts paid in settlement, and reasonable expenses including attorney's fees actually and necessarily incurred as a result of such action, suit, or proceeding, including any appeal thereof. The corporation shall pay such expenses, including attorney's fees, in advance of the final disposition of such action, suit or proceeding upon receipt of an undertaking satisfactory to the Board of Directors by or on behalf of such person to repay such amount, unless it shall ultimately be determined that he or she is entitled to indemnification by the corporation for such expense. Indemnification hereunder shall continue as to a person who has ceased to be a director, officer, employee or agent and shall inure to the benefit of the heirs, executors and administrators of such person.

Article XI - Duration

The duration of the corporation is perpetual, unless sooner liquidated or dissolved in accordance with law.

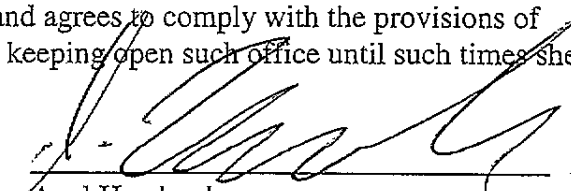
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 21 day of ~~August~~ September, 2002.


Al Santiago, Incorporator/President

Acceptance of Registered Agent

Having been named to accept service of process for WORLD LOANS INTERNATIONAL, INC., at the place designated in the Articles of Incorporation, AXEL HEYDASCH, P.A. agrees to act in this capacity, and agrees to comply with the provisions of Section 48.091 Florida Statutes (1981), relative to keeping open such office until such times she shall notify the corporation of her resignation.

Dated: 9-23-02


Axel Heydasch