



CREDIT FIX USA

Credit Restoration Specialists
creditus@bellsouth.net

8500 S.W. 8 Street, Suite 204
Miami, Florida 33144, U.S.A.

Ph. (305) 261-8000
Fax (305) 261-9000
1-877-5-SAVE ME
1-888-271-8485

October 16, 2002

Florida Department of State
Secretary of State
Division of Corporation
409 East Gains Street
Tallahassee, FL 32399

P02000112433

400008425554-2
-10/17/02-01051-009
*****78.75 *****78.75

To Whom It May Concern:

Enclosed please find the following documents:

1. Uniform Business Report of AVIJOS, INC.
2. Check #1558 on the amount of \$150.00, an appropriate fee.
3. Original Articles of Incorporation of DRYWALL BY MARCO, INC.
4. Check #261 on the amount of \$78.75, an appropriate fee.
5. Original Articles of Incorporation of INVESTMENT J.M. INC.
6. Check #459 on the amount of \$78.75, an appropriate fee.
7. Original Article of Incorporation of BANKS ELECTRONICS, INC.
8. Check #168 on the amount of \$78.75, an appropriate fee.
9. Original Article of Incorporation of The \$7,000,000.00 DOLLARS CORPORATION
10. Check #09185 on the amount of \$78.75, an appropriate fee.
11. Articles of Amendment of TORRES & TORRES CONSTRUCTION, INC.
12. Check #11703 on the amount of \$35.00, an appropriate fee.
13. Original Article of Incorporation of ORTIZ-RUIZ STUD, INC.
14. Check #09187 on the amount of \$78.75, an appropriate fee.

FILED
02 OCT 17 AM 11:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

If you have any question, please do not hesitate to call us at (305) 261-8000.

Truly yours,

CREDIT FIX USA

gn 10/18

"KNOWLEDGE AND EXPERIENCE ARE OUR SECRET WEAPONS"

ARTICLES OF INCORPORATION
of
ORTIZ-RUIZ STUD, INC.

The undersigned person, acting as incorporator of a corporation organized under the laws of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I
CORPORATE NAME

The name of this corporation is: **ORTIZ-RUIZ STUD, INC.**

ARTICLE II
SHARES

The total number of shares which the corporation shall have authority to issue is 1000, shares of par value With a par value of \$ 1.00 per share.

ARTICLE III
REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such addresses is:

CARMELO ORTIZ-RUIZ
100 NE 6 AVENUE, #232
HOMESTEAD, FL 33030
MIAMI DADE COUNTY

THE PRINCIPAL ADDRESS IS THE SAME.

ARTICLE IV
PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

FILED
02 OCT 17 AM 11:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLE V
DIRECTORS**

The names and residence addresses of the persons constituting the initial board of directors are:

**CARMELO ORTIZ-RUIZ
100 NE 6 AVENUE, #232
HOMESTEAD, FL 33030
MIAMI DADE COUNTY**

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.

FILED
02 OCT 17 AM 11:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLE VI
LIABILITY OF DIRECTORS**

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (i) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

CERTIFICATION

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.



**CARMELO ORTIZ-RUIZ
100 NE 6 AVENUE, #232
HOMESTEAD, FL 33030
MIAMI DADE COUNTY**

ACCEPTANCE OF REGISTER AGENT

The undersigned hereby accepts appointment as initial register agent of the above Corporation.



CARMELO ORTIZ-RUIZ