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(Requestor's Name)

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(City/State/Zip/Phone #)

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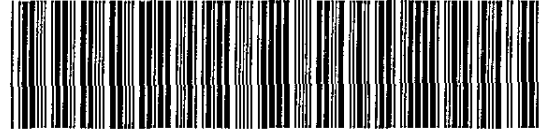
(Business Entity Name)

(Document Number)

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04 JUL 15 PM 3:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Open 7-19-04

Law Offices of
FRANKLIN C. FERGUSON, Sr., P.A.
190 NE 199th St., Suite 207, N. Miami Beach, FL 33179
Telephone 305 655-2232; Facsimile 305 655-2242

TRANSMITTAL LETTER

July 12, 2004

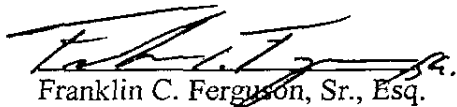
Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

RE: JPonder Investments, Inc.

Dear Sir or Madam:

The enclosed please find the Articles of Incorporation along with a check for the filing fee, designation of Registered Agent, and certified copy. Please return all correspondence to the above listed address.

Sincerely,


Franklin C. Ferguson, Sr., Esq.

ARTICLES OF INCORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I: NAME

This Corporation shall be known as JPonder Investments, Inc., and shall be located within the geographical boundaries of Dade County, Florida.

ARTICLE II: PURPOSE

This Corporation is formed as a for-profit Corporation functioning primarily in (but not limited to) the Financial industry.

ARTICLE III: TERMS OF EXISTENCE

This Corporation is to exist perpetually.

ARTICLE IV: BOARD OF DIRECTOR(S)

This Corporation is founded with a Board of Directors consisting of ONE (1) member(s) who shall hold office the first year until their successors are chosen; this member is:

Jermaine Ponder
19313 NW 48th Ave
Miami, FL 33055

ARTICLE V: OFFICER(S)

The names and addresses of the initial officer(s) of the corporation who shall hold office for the first year of the corporation, or until their successors are duly elected or appointed are:

Jermaine Ponder
19313 NW 48th Ave
Miami, FL 33055

ARTICLE VI: PRINCIPAL OFFICE

This Corporation's street and mailing address is 19313 NW 48th Ave, Miami, Florida 33055.

ARTICLE VII: INCORPORATOR

Franklin C. Ferguson, Sr., Esq., 190 NE 199th St., STE 207, North Miami Beach, Florida 33179.

ARTICLE VIII: INITIAL REGISTERED AGENT

Franklin C. Ferguson, Sr., Esq., 190 NE 199th St., STE 207, North Miami Beach, Florida 33179.

ARTICLE IX: PREEMPTIVE RIGHTS

This Corporation endows its shares with preemptive rights, entitling the shareholders thereof to purchase any additional new issues of stock in direct proportion to their ownership of existing stock.

ARTICLE X: INDEMNIFICATION OF DIRECTORS AND OFFICERS

This Corporation does hereby indemnify each of the Directors and Officers for any of their conduct on behalf of or related to their duties as directors or officers of this Corporation and holds them harmless for any acts on behalf of or in connection with their services for this Corporation.

ARTICLE XI: SHARES

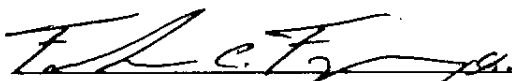
The number of shares of stock that this Corporation is authorized to have outstanding at any one time is: ONE HUNDRED (100).

IN WITNESS WHERE OF, the undersigned incorporator has hereunto set his seal this 12th day of July 2004.


Signature of Incorporator

ACCEPTANCE OF REGISTERED AGENT AND DESIGNATED IN
ARTICLES OF INCORPORATION

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 performances of my duties, and I am familiar with and accept the obligations of my position as registered agent.


Signature of Registered Agent