



2828 Coral Way, Suite 100, Miami, Florida 33145  
Telephone 305 442-4443 • Facsimile 305 445-1343

**P95000010525**

December 9, 1994

DIVISION OF CORPORATION  
P.O. Box 6327  
Tallahassee, FL 32314

200001352902  
-12/14/94--01080--010  
\*\*\*122.50 \*\*\*122.50

Dear Sir or Madam:

Enclosed please find the article of incorporation for a new Florida Corporation for profit under the name of **INTERNATIONAL BANKERS CONSULTING GROUP, INC.** I am including a check totaling \$122.50 for the following items as per the corporation basic fees schedule.

Filing Fee	\$ 35.00
Certified Copy	\$ 52.50
Reg. Agent Designation	<u>\$ 35.00</u>
	\$122.50

If there should be any additional requirements, please notify the undersigned.

Sincerely,

Alfonso Muelle

FILED  
1995 FEB - 7 AM 11:23  
TALLAHASSEE, FLORIDA

571,634 P95 2/67/95  
W94 2/67/94 P95-10525



FLORIDA DEPARTMENT OF STATE

Jim Smith  
Secretary of State

December 15, 1994

ALFONSO MUELLE  
INTERNATIONAL BANKERS FINANCIAL GROUP  
2828 CORAL WAY, SUITE 100  
MIAMI, FL 33145

SUBJECT: INTERNATIONAL BANKERS CONSULTING GROUP, INC.  
Ref. Number: W94000026694

We have received your document for INTERNATIONAL BANKERS CONSULTING GROUP, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking  
Director's Office  
Suite 1401, The Capitol  
Tallahassee, FL 32399-0350  
(904) 488-1111.

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6929.

Brendolyn Bruton  
Corporate Specialist

Letter Number: 694A00053198



**OFFICE OF COMPTROLLER**  
**DEPARTMENT OF BANKING AND FINANCE**  
**STATE OF FLORIDA**

TALLAHASSEE  
32399-0350

COMPTROLLER OF FLORIDA

February 1, 1995

**Mr. Alfonso Muelle**  
**Director**  
**International Bankers Financial Group**  
**2828 Coral Way, Suite 100**  
**Miami, Florida 33145**

**Re: "International Bankers Consulting Group, Inc."**

**Dear Mr. Muelle:**

On December 28, 1994, the Division of Banking received your request for clearance to use the above-mentioned corporate name. This request was noticed in the Florida Administrative Weekly on January 6, 1994, for 21 days until January 27, 1995, for public comment.

Section 655.922(2)(a), Florida Statutes, states in pertinent part as follows:

**(2)(a) No person other than a bank shall, in this state:**

- 1. Transact business under any name or title which contains the word "bank," "banking," or "trust company," or words of similar import, in any context or in any manner; or**
- 2. Use any name, word, sign, symbol, or device in any context or in any manner; or**
- 3. Circulate or use any letterhead, billhead, circular paper or writing of any kind, or otherwise advertise or represent in any manner, which indicates or reasonably implies that the business being conducted or advertised is the kind or character of business transacted or conducted by a bank or trust company or which is likely to lead any person to believe that such business is that of a bank or trust company.**

**Mr. Alfonso Muelle  
February 1, 1995  
Page Two**

**It is the opinion of this Department that your corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department is able to grant your request for approval of the corporate name, "International Bankers Consulting Goup, Inc.".**

**Sincerely,**



**Wm. Douglas Johnson  
Assistant Director  
Division of Banking  
Suite 1401, The Capitol  
Tallahassee, FL 32399-0350  
(904) 488-1111**

**:kr**

**cc: Ms. Karon Beyer, Chief  
Bureau of Corporate Records  
Division of Corporations  
Secretary of State's Office**

ARTICLE OF INCORPORATION  
OF

FILED  
1995 FEB -7 PM 11:23  
TALLAHASSEE, FLORIDA

ARTICLE I

Corporate Name

The name of the corporation shall be:

**International Bankers Consulting Group, Inc.**

ARTICLE II

Nature of Corporate Business

The Corporation may engage in or transact any or all activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

Capital Stock

The corporation is authorized to issue and have outstanding at any one time an aggregate number of 100 shares of one class of common stock having no par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

ARTICLE IV

Preemptive Rights

All shareholders of the Corporation shall be vested with full preemptive rights.

ARTICLE V

Initial Register Agent  
And Initial Register Office

The corporation's Initial Register Agent and Initial Registered Office in the State of Florida are:

INITIAL REGISTER AGENT

**Alfonso Muelle**

INITIAL REGISTER OFFICE

**2828 Coral Way  
Suite 100  
Miami, FL 33145**

INITIAL BUSINESS ADDRESS  
**2828 CORAL WAY  
SUITE: 100  
MIAMI, FLORIDA 33145**

ACKNOWLEDGEMENT AND CONSENT OF REGISTER AGENT

Having been named initial Registered Agent to accept services of process on the Corporation at the Initial registered Office designated in these Articles of Incorporation, I hereby accept such status and consent to act in this capacity and agree to comply with all the requirements of law pertaining thereto.



FILED  
1995 FEB -7 AM 11:23  
TALLAHASSEE, FLORIDA

ARTICLE VI

The number of Directors constituting the Initial board of Directors of the corporation is two

ARTICLE VII  
Initial Directors

The names and addresses of the members of the Initial board of Directors are:

NAMES	ADDRESSES
Angel Leon	4765 N. Bay Rd. Miami Beach, FL 33140
Alfonso Muelle	9945 S.W. 64 Street Miami, FL 33173

ARTICLE VIII

Incorporator

The names and address of the Incorporator executing these Articles of Incorporation is:

NAME	ADDRESS
Alfonso Muelle	2828 Coral Way Suite 100 Miami, FL 33145

THE UNDERSIGNED INCORPORATOR, for the purpose of performing a corporation to do business within the State of Florida, does make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true.



STATE OF FLORIDA )  
COUNTY OF DADE ) ss.

BE IT REMEMBERED that on this day before me a Notary Public duly authorized in the State and County named above to take acknowledgements, personally appeared , to me known to be the person described as Incorporator in the foregoing Articles of Incorporation, and he acknowledged before me that he executed said Articles of Incorporation.

WITNESS my hand and official seal at Miami, Dade County, Florida  
this 9<sup>th</sup> day of December 1994

NOTARY PUBLIC, STATE OF FLORIDA  
AT LARGE

My commission expires:



*Caridad Santos*  
CARIDAD SANTOS  
My Commission CC303188  
Expires Jul. 28, 1997  
Bonded by HAI  
800-422-1555