

P9500018586

ODALYS C. SILVA-MORTA
P.O. BOX 4067
HIALEAH, FL 33016

March 1, 1995

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Gentlemen:

Attached please find the original Articles of Incorporation of
OCSH Financial Group Inc. and a copy. I have enclosed a check for
\$70.00 payable to the Secretary of State.

Please process this article and mailed the stamped copy to the following
address:

Odalys C. Silva
8250 N.W. 165th Terrace
Miami, FL 33016

Sincerely Yours,

Odalys C. Silva
Odalys C. Silva-Morta

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DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION

OCSH FINANCIAL GROUP INC.

(name of corporation)

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

OCSH FINANCIAL GROUP INC.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one hundred shares (100) of one Dollar(s) (\$ 1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	Odalys C. Silva		
ADDRESS	8250 N.W. 165th Terrace		
CITY	Miami, FL	33016	FLORIDA
			ZIP

The principal office, if known, or the mailing address of the corporation is:

NAME	OCSH Financial Group Inc.		
ADDRESS	P.O. Box 4067		
CITY	Hialeah		FLORIDA
			ZIP 33016

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	Marciano Horta		
ADDRESS	8250 N.W. 165th Terrace		
CITY	Miami	STATE	FL
		ZIP	33016
NAME	Odalys C. Silva		
ADDRESS	8250 N.W. 165th Terrace		
CITY	Miami	STATE	
		ZIP	33016
NAME			
ADDRESS			
CITY		STATE	
		ZIP	

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	Marciano Horta		
ADDRESS	8250 N.W. 165th Terrace		
CITY	Miami,	STATE	FL ZIP 33016
NAME	Odalys C. Silva		
ADDRESS	8250 N.W. 165th Terrace		
CITY	Miami	STATE	FL ZIP 33016
NAME			
ADDRESS			
CITY		STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 28 day of February, 1995.


(Seal)


(Seal)


(Seal)

CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT
OF

OSCH FINANCIAL GROUP INC.

(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation
8250 N.W. 165th Terrace

at Miami, FL 33016

has named Odalys C. Silva

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.


(registered agent)

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