E SOODE VISI

FILINGS, INC. TERESA ROMAN (Requestor's Name) 2805 LITTLE DEAL ROAD (Address) (904) 385-6735 TALLAHASSEE, FLORIDA 32308 OFFICE USE ONLY (Phone #) (City, State, Zip) 500001449395 -04/06/95--01014--021 ****122.50 ****122.50 CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known): 1. Fareign Bankars eyo Dit & COMMerce, inc 2. (Corporation Name) (Document #) (Document #) 4. (Corporation Name) {Document #} [Certified Copy Walk in Pick up time Mail out | Will wait Photocopy Certificate of Status **NEW FILINGS AMENDMENTS** Amendment **Profit** Resignation of R.A., Officer/Director NonProfit Limited Liability Change of Registered Agent Dissolution/Withdrawal Domestication Other Merger (95·7439 REGISTRATION/ **OTHER FILINGS** QUALIFICATION Annual Report Foreign Fictitious Name Limited Partnership Name Reservation Reinstatement

Examiner's Initials

Trademark

Other

CR2E031(10/92)



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

April 6, 1995

TERESA ROMAN/FILINGS, INC. 2805 LITTLE DEAL ROAD TALLAHASSEE, FL 32308

SUBJECT: FORIEGN BANKER 3 CREDIT & COMMERCE, INC.

Ref. Number: W95000007439

We have received your document for FORIEGN BANKERS CREDIT & COMMERCE, 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.

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) 487-6915.

Kevin Nickens Document Specialist

Letter Number: 495A00015712

FILED SECKETARY OF STATE DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION

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ARTICLE I - NAME

The name of this corporation is Rafique Enterprises, Inc.

ARTICLE II - PRINCIPAL OFFICE

The mailing address of this corporation shall be: 4280 N.W. 63rd Avenue Coral Springs, Florida 33067

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of no par value common stock which shall be designated as "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 3732 N.W. 16th Street, Fort Lauderdale, Florida 33311 and the name of the initial registered agent of this corporation at that address is Filings, Inc., a Florida corporation.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The Corporation shall initially have three (3) Directors to hold office until the first annual meeting of stockholders and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-laws of the Corporation. The names and addresss of the initial Directors are:

Shafi Rahman
4280 N.W. 63rd Avenue
Coral Springs, Florida 33067
Jahanara Rahman
4230 N.W. 63rd Avenue
Coral Springs, Florida 33067
Mohammed Dabir Yuddin
4280 N.W. 63rd Avenue
Coral Springs, Florida 33067

ARTICLE VII - INCORPORATOR

The name and address of the Incorporator signing these Articles is:

Filings, Inc., a Florida Corporation 3732 N.W. 16th Street Fort Lauderdale, Florida 33311

ARTICLE VIII - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the date of signing.

Dated: April 7, 1995

Filings, Inc. by Teresa Roman, Vice-President

Incorporator

FILED SECRETARY OF STATE DIVISION OF CORPORATIONS

95 APR -7 AM 11: 26

Certificate designating place of business or demicle for the service of process within Florida, naming agent upon whom process may be served.

In compliance with Section 607.0501, Florida Statutes, the following is submitted:

First that Rafique Enterprises, Inc., desiring to organize or qualify under the laws of the State of Florida, has named Filings, Inc., a Florida corporation, located at 3732 N.W. 16th Street, Fort Lauderdale, Florida, as its agent to accept service of process within Florida.

Dated: April 7, 1995

Juena Roman Teresa Roman, Incorporator

Having been named to accept service of process for the above stated Corporation, at the place designated in this certificate, I hereby agree to act in this capacity. I further agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Dated: April 7, 1995

Filings, Inc. by Teresa Roman, Vice-President

Seesa Roman