

P95000073525

Date: 19 September 1995

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

Re: ECONOMIC RISK MANAGEMENT Inc.
(name of corporation)

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,

400001590234
-09/21/95--01031--016
****122.50 ****122.50

Julio Armando Documet

(individual's name)

ECONOMIC RISK MANAGEMENT

(name of corporation)

MAILING ADDRESS OF CORPORATION

6770 SW 75 TERRACE

Miami, Fl 33143

PHONE

(305) 663-2736

Area Code

Number

Ext.

ARTICLES OF INCORPORATION

of

ECONOMIC RISK MANAGEMENT CORP.
(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:
ECONOMIC RISK MANAGEMENT CORP.

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 FIVE HUNDRED shares (500) 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	JULIO ARMANDO DOCUMET		
ADDRESS	6770 SW 75 TERRACE		
CITY	MIAMI, FL 33143	FLORIDA	ZIP 33143

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

NAME	ECONOMIC RISK MANAGEMENT CORP.		
ADDRESS	6770 SW 75 TERRACE		
CITY	MIAMI	FLORIDA	ZIP 33143

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	Raul Armando Documet		
ADDRESS	6770 SW 75 Terrace		
CITY	MIAMI	STATE FLORIDA	ZIP 33143
NAME	Julio Armando Documet		
ADDRESS	6770 SW 75 TERRACE		
CITY	Miami,	STATE FLORIDA	ZIP 33143
NAME			
ADDRESS			
CITY		STATE	ZIP

ARTICLE VII - INCORPORATORS

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

NAME	Raul Armando Documet		
ADDRESS	6770 SW 75 TERRACE		
CITY	MIAMI	STATE	FLORIDA ZIP 33143
NAME	Julio Armando Documet		
ADDRESS	6770 SW 75 TERRACE		
CITY	Miami	STATE	FLORIDA ZIP 33142
NAME			
ADDRESS			
CITY		STATE	ZIP

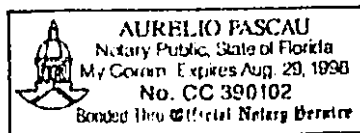
IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 19 day of SEPTEMBER, 1995.

TIN DO LAM
D.263421-37-219

UNIT OF MIAMI, ID
262 45 08.29

[Signature]
NOTARY PUBLIC

[Signature] (Seal)
Raul Armando Documet (Seal)
____ (Seal)



CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT

OF

ECONOMIC RISK MANAGEMENT CORP.

(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

at 6770 SW 75 TERRACE

Miami, Fl 33143

has named Julio Armando Documet

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)