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SEUGE TALLAH LICELIA

ACCOUNT 300. : 07/21/00/00/00/32

RELLIGINOE # 884934 _

OUTHORGZATION:

COST LIBERT # 44422.56

ORDER DOTE : March 18, 1996

ORDER TIME : 11:02 AM

ORDER NO. : 884934

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CUSTOMER NO: 83522A

CUSTOMER: Luciano Isla, Esq. LUCIANO ISLA, ESQ

96352 300

1790 W. 49th Street Hialeah, FL 33012

DOMESTIC TILING

HQHE::

BANKNET FINANCIAL GROUP. INC.

LEFECTIVE DATE:

ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cynthia A Helentjaris

EXAMINER'S INITIALS:

KATTAY H. MAR 26 1996





FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham Secretary of State

March 19, 1996

CSC NETWORKS 1201 HAYS STREET TALLAHASSEE, FL 32310

SUBJECT: BANKNET FINANCIAL GROUP, INC.

Ref. Number: W96000005832

We have received your document for BANKNET FINANCIAL GROUP, INC. and the authorization to debit your account in the amount of \$122.50. However, the document has not been filed and is being returned for the following:

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 calling (904) 487-6932.

Teresa Brown Corporate Specialist

Letter Number: 696A00012337

FILED 96 MAR 19 M 10: 50 SECRETAL ALLAHO A

ARTICLES OF INCORPORATION OF

BANHNET FINANCIAL GROUP, INC.

ARTICLE I - NAME BANHNET FINANCIAL GROUP, INC.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles with the Department of State.

ARTICLE III - PURPOSE

This 72/poration is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue One Hundred (100) Shares of \$1.00 par value common stock, which shall be designated "Common Shares".

ARTICLE V - PRE-EMPTIVE RIGHTS

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

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT AND PRINCIPAL OFFICE

The street address of the initial registered office/principal office of this corporation is 1706 S.W. 57th Avenue, Miami, FL 33155, and the name of the initial registered agent of this corporation at that address is ARMANDO PALMA, JR.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one director constituting the initial Board of Directors.

The number of Directors may be either increased or decreased from time to time by the By-Laws:

The name(s) and address(es) of the initial Board of Directors of this corporation is/are:

NAME

ADDRESS

ARMANDO PALMA, JR.

P/S/D

1706 S.W. 57th Avenue Miami, FL 33155

ARTICLE VIII - INCORPORATORS

The name and address of each person signing these Articles is

NAME

ADDRESS

ARMANDO PALMA, JR

1706 S.W. 57th Avenue Miami, FL 33155

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 thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation, this 15 day of 1996.

ARMANDO PALMA, JR

STATE OF FLORIDA

COUNTY OF DADE

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State and County set forth above, personally appeared, ARMANDO PALMA, JR., known to be and known by me to me the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

My Commission Expires:

 NOTARY PUELIC, STATE OF FL

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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

FIRST -- THAT BANBNET FINANCIAL GROUP, INC., DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT CITY OF MIAMI, STATE OF FLORIDA, HAS NAMED ARMANDO PALMA, JR., LOCATED AT 1706 S W 57TH AVENUE MIAMI, FLORIDA 33155, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA

TITLE

DATE

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, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER PERFORMANCE OF MY DUTIES.

SIGNATURE:

DATE: 3-15 96