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Sourctary of State

June 5, 1996

ACE INDUSTRIES, INC.

MIANI, FL

SUBJECT: PENINSULA TRADING GROUP, INC. REF: #96000011910

We received your electronically transmitted document. However, the document has not been filed and needs the following corrections:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florids" or "Florids" to the end of an entity name DOES NOT constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

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Loris Poole Corporate Specialist FAX Aud. #: H96000007853 Letter Number: 896A00028063 ARTICLUS OF INCORPORATION
OF

PENINGULA FINANCIAL GROUP, INC.

FILED

SECRETARY OF STATE

TALL WASSEL FLOORS

The undersigned subscriber to these Articles of Incorporation, desiring to form a corporation under the laws of the State of Florida, does hereby accept all of the rights and privileges, benefits and obligations conferred and imposed by said laws and does hereby adopt the following Articles of Incorporation as the Charter of the Corporation hereby organized.

ARTICLE I

NAME

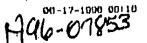
The name of the Corporation shall be: PENINSULA FINANCIAL GROUP, INC.

ARTICLE 11

DURATION

This Corporation shall have perpetual existence, commencing upon the filing of these Articles of Incorporation with the Department of State, State of Florida.

CE INDUSTRIES, INC. 54 NW 11th Street Marri, PL 33136 305-510-2571



ARTICLE III PURPOSE AND POWER

305 350 7037

This Corporation is organized for the purpose of engaging in all lawful businesses permitted to a corporation organized under the Florida General law, Chapter 607, Florida Statutes.

ARTICLE IV CAPITAL STOCK AND DIVIDENDS

The amount of capital stock authorized shall consist of One Hundred (100) shares of common stock having a par value of One Dollar (\$1.00) per share payable in lawful money of the United States of America or in other property, tangible or intangible, or in labor or services actually performed for the Corporation at a just valuation to be fixed by the Board of Directors or the shareholders of this Corporation. The capital stock of the Corporation may at any time be increased or decreased as provided by the laws of Florida.

The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash or in property solely out of the unreserved and unrestricted earned surplus for the Corporation, and dividends payable in shares of the capital stock of the Corporation solely out of any unreserved and unrestricted surplus of the Corporation, as provided by Florida law.

ARTICLE V

SHARES NOT TO BE DIVIDEND INTO CLASSES

The shares of capital stock of the Corporation are not be divided into classes.

ARTICLE VI

NO SHARES ISSUED IN SERIES

The shares of the capital stock of the Corporation are not to be issued in series.

ARTICLES VII

VOTING RIGHTS

Each holder of the par value common stock shall at every meeting of the stockholders be entitled to one vote for each share of the par value common stock of the Corporation standing in his name at the time of the close of the transfer book before such meeting or as otherwise provided by law.

ARTICLE VIII

PRE-ENOTIVE RIGHTS

Each shareholder shall have preemptive rights. Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rate share at the price at which it is offered to others.

ARTICLE IX

303 330 7032

INITIAL CORPORATE ADDRESS AND INITIAL REGISTERED OFFICE AND AGENT

The initial street address of the Corporation is 20801 BISCAYNE BLVD., MIAMI, FLORIDA 33180. The street address of the initial registered office of this Corporation is 20801 BISCAYNE BLVD, SUITE 400, MIAMI, FLORIDA 33180., and the name of the initial registered Agent of this Corporation is SALOMON BIESH.

ARTICLE X

INITIAL BOARD OF DIRECTORS

This Corporation shall have one (1) Director initially. The number of directors may be either increased or decreased, from time to time, by action in accordance with the provisions of the Bylaws. The name and address of the initial Directors of this Corporation is:

SALOMON BTESH

20801 BISCAYNE BLVD 400 SUITE 400 MIANI, FL 33180

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ARTICLE XI OFFICERS

303 350 7032

The name and address of the Officers of the Corporation, who subject to the provisions of this certificate of incorporation and bylaws, and the general corporation laws of the State of Florida shall hold office for the first year of the Corporation's existence, or until his successor is elected and has qualified, is an follows:

	NAME		OFFICE	ADDRESS
1,	SALOMON	BTESH	President Vice- President Secretary Treasurer	20801 BISCAYNE BLVD SUITE 400 MIAMI, FL 33180

ARTICLE XII

INCORPORATOR

The name and address of the Incorporator of the Corporation is:

1. SALOMON ETESH

20801 BISCAYNE BLVD SUITE 400 MIANI, FL 33180

ARTICLE XIII INDEMNIFICATION

The Corporation shall indemnify any officer, director or employee of the Corporation, or any former officer, director or employee of the Corporation, to the full extend permitted by and as set forth in the Florida General Corporation Law.

ARTICLE XIV

AMENDMENT

Unless otherwise set forth herein, the Corporation reserves the right in accordance with the Florida General Corporation Law, to amend, alter, modify or repeal any provision or provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the Shareholders is subject to this reservation.

ARTICLE XV

MEETINGS

Meetings of the Incorporators, of the Shareholders and of the Directors of the Corporation, for all purposes, may be held at any place, either inside or outside of the State of Florida.

1496-07853

IN WITNESS WHEREOF, the above-name incorporators have executed these Article of Incorporation this MAY 16, 1995.

STATE OF FLORIDA)
COUNTY OF DADE

BEFORE ME, the undersigned officer, this day personally appeared SALOMON BTESH, to me well known to be the person described herein who subscribed before me that they executed said Articles of Incorporation for the uses and purposes therein supressed.

Laco porator

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DESIGNATING REGISTERED AGENT AND OFFICE

IN COMPLIANCE WITH SECTION 48.091 and 607.034 FLORIDA STATUTES, AS MAY BE AMENDED, THE FOLLOWING IS SUBMITTED.

That SALOMON BIESH, desiring to organize or qualify under the law of the State of Florida, as a Corporation by the name of PENIMBULA FINANCIAL GROUP, INC., with its principal office at BISCAYNE BLVD, SUITE 400, MIAMI, FL 33180 have named BALOMON BIESK, OF 20801 BISCAYNE BLVD, SUITE 400, MIAMI, FLORIDA 33180, am ita Registered Agent to accept Service of Process Within the State of Florida.

> Having been named to accept Service of Process for the above Corporation, at the place designated in its 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.

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