

PAID 000104139

TRANSMITTAL LETTER

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

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-12/24/96--01045--014
****122.50 ****122.50

SUBJECT: INVESTMENT FINANCIAL GROUP, Inc.
(Proposed corporate name)

Enclosed is an original and one (1) copy of the articles of incorporation and a check for \$ 122.50.

FROM:

ALEJANDRO DIAZ

Name (printed or typed)

1770 WEST, 84 ST.

Address

HIALEAH, FL., 33014

City, State, & Zip

305-821 7813

Telephone Number

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96 DEC 23 PM 1:34

FILED

12/30/96
JD

Note: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION
OF

INVESTMENT FINANCIAL GROUP, Inc.

FILED
96 DEC 23 PM 1:35
TALLAHASSEE, FLORIDA

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

INVESTMENT FINANCIAL GROUP, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

299 ALHAMBRA CIRCLE, SUITE 303-A
CORAL GABLES, FL. 33134
TEL.: 305 446 6205 FAX: 446 6205

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

FIVE HUNDREDS (500)

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

M. JANDRO DIAZ
299 ALHAMBRA CIRCLE, SUITE 303-A
CORAL GABLES, FL. 33134 TEL: 305 446 6205

ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

PRESIDENT: ALEJANDRO DIAZ
1770 WEST, 84 ST. HIALEAH, FL. 33014

VICE-PRESIDENT: MARIO MOREJON
P.O. BOX 44-1510 .MIAMI, FL. 33144-1510

SECRETARY: GLORIA C. GIL
3237 SW, 60 COURT. MIAMI, FL. 33155

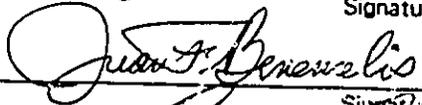
TREASURER: JUAN F. BENEMELIS
15311 SW, 213 AVE. MIAMI, FL. 33187

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

19 day of DECEMBER, 1996.



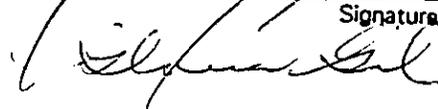
Signature



Signature



Signature



**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

FILED
96 DEC 23 PM 1:35
TALLAHASSEE, FLORIDA

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 or 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: INVESTMENT FINANCIAL GROUP, Inc.

2. The name and address of the registered agent and office is:

ALEJANDRO DIAZ

(Name)

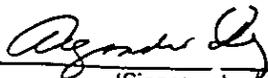
299 ALHAMBRA CIRCLE, SUITE 303-A,

(P.O. Box not acceptable)

CORAL GABLES, FL. 33134, TEL.: 305 446 6205

(City/State/Zip)

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


(Signature)

12-19-1996