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FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: ACE INDUSTRIES, INC.

ACCT#: 070744001530

CONTACT: PAM FRIEDMAN

PHONE: (305)358-2571

FAX #: (305)358-7832

NAME: GREATER ANTILLES FINANCIAL CORP.

AUDIT NUMBER.....H97000004305

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 1

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H97-4305

ARTICLES OF INCORPORATION

Article 1: Name of Corporation GREATER ANTILLES FINANCIAL CORP.
Address of Corporation 8880 NORTHWEST 20th STREET Suite J
MIAMI, FLORIDA 33172

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000, with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED OFFICE: NICHOLAS TSOURIS
and 8880 NORTHWEST 20th STREET #J
REGISTERED AGENT: MIAMI, FLORIDA 33172

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

Nicholas Tsouris 3/13/97
Signature of Registered Agent Date

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)
First listed is President. Second is Secretary/Additional Directors.

1. NICHOLAS TSOURIS
8880 NORTHWEST 20th STREET Suite J
MIAMI, FLORIDA 33172

Article 5: The Name and Address of the INCORPORATOR is:

NICHOLAS TSOURIS
8880 NORTHWEST 20th STREET Suite J
MIAMI, FLORIDA 33172

In witness whereof I have subscribed my name

Nicholas Tsouris
Signature of Incorporator

NICHOLAS TSOURIS

H97-4305

Prepared by:

ACE INDUSTRIES, INC.
54 NW 11th Street
Miami, FL 33136
305-358-2571

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