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TRANSMITTAL LETTER

Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

200002207602--8
-06/10/97--01063--011
****131.25 ****131.25

SUBJECT: Cornerstone Deposit Services, Inc.

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

\$131.25 for the Filing Fee, a Certified Copy & Certificate

From: Juan C. Suarez
9055 SW 69th Terrace
Miami, FL 33173
(305) 271-4256

FILED
97 JUN 10 PM 12:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

nc 6/11/97

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

FILED
97 JUN 10 PM 12:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be: Comerstone Deposit Services, Inc.

ARTICLE II PRINCIPAL OFFICE

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

9055 SW 69th Terrace
Miami, FL 33173

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 100 Shares of Stock

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

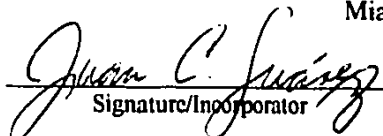
The name and Florida street address of the initial registered agent are:

Juan C. Suarez
9055 SW 69th Terrace
Miami, FL 33173

ARTICLE V INCORPORATOR

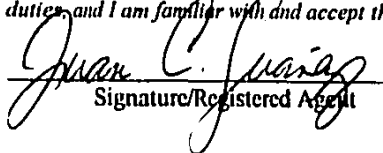
The name and address of the incorporator of these Articles of Incorporation are:

Juan C. Suarez
9055 SW 69th Terrace
Miami, FL 33173


Signature/Incorporator

6-9-97
Date

Having been named as registered agent and to accept service of 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/Registered Agent

6-9-97
Date