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July 11, 1997

Attorneys' Title  
Tallahassee, Florida

400002236314--3  
-07/11/97--01100--018  
\*\*\*\*140.00 \*\*\*\*\*70.00

RE: JJO Development Group, Inc.  
and Janah Investment Group, Inc.

To whom it may concern:

Please file for us the two enclosed documents with the Florida  
Secretary of State.

Thank you for your consideration herein.

Very Truly Yours,



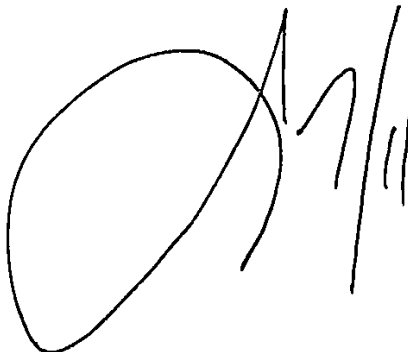
Ramon R. Cacicedo, Jr.  
Agent #12210

RRC/nh

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION  
OF  
J.J.O. DEVELOPMENT GROUP, INC.

ARTICLE I

NAME. The name of the corporation shall be:

J.J.O. DEVELOPMENT GROUP, INC.

ARTICLE II

DURATION. The existence of this corporation shall be perpetual, and shall commence upon the filing by the Department of State of these Articles of Incorporation.

ARTICLE III

PURPOSE. This corporation may engage in any activity, including, and not by way of limitation, the purchase, development, and sale of real estate, or any other activity or business which is permitted under the laws of the United States of America and of the State of Florida, as these laws now exist and as they may exist in the future.

ARTICLE IV

CAPITAL STRUCTURE. This corporation is authorized to issue ten thousand (10,000) shares of one dollar (\$1.00) par value common stock.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT. The initial registered office and initial registered agent of the corporation and his address shall be:

Juan Ramon Hernandez  
152 Morningside Drive  
Coral Gables, Florida 33133

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#### ARTICLE VI

INITIAL BOARD OF DIRECTORS. This corporation shall initially have three Directors. The number of Directors may be increased or decreased from time to time in the manner provided for in the By-laws; but at not time shall there be less than one Director of this Corporation. The name and address of the initial member of the Board of Directors is:

Juan Ramon Hernandez  
152 Morningside Drive  
Coral Gables, Florida 33133

Jesus Zamora  
152 Morningside Drive  
Coral Gables, Florida 33133

Osvaldo Nunez  
152 Morningside Drive  
Coral Gables, Florida 33133

#### ARTICLE VII

INCORPORATOR. The name and address of the person executing these Articles of Incorporation is:

Juan Ramon Hernandez  
152 Morningside Drive  
Coral Gables, Florida 33133

#### ARTICLE VIII

OFFICERS. The initial principal office of the corporation shall be at: 152 Morningside Drive, Coral Gables, Florida 33133 and the initial officers of the Corporation shall be:

President: Jesus Zamora  
152 Morningside Drive  
Coral Gables, Florida 33133


Vice President: Juan Ramon Hernandez  
152 Morningside Drive  
Coral Gables, Florida 33133

Secretary: Juan Ramon Hernandez  
152 Morningside Drive  
Coral Gables, Florida 33133

Treasurer:

Osvaldo Nunez  
152 Morningside Drive  
Coral Gables, Florida 33133

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation in Miami, Florida, this 10th day of July, 1997.

  
Juan Ramon Hernandez

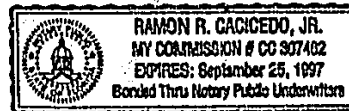
STATE OF FLORIDA  
COUNTY OF DADE

Before me, the undersigned Notary Public, authorized to take and administer oaths, appeared Juan Ramon Hernandez, who is personally known to me, and is the person who executed the foregoing Articles of Incorporation and who acknowledged before me that the facts stated therein are true and correct as set forth, and who did not take an oath.

Witness my hand and seal this 10th day of July, 1997.



Notary Public, State of Florida



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

In compliance with Section 48.091, Florida Statutes, the following is submitted:

First, that J.J.O. DEVELOPMENT GROUP, INC., a Florida corporation, desiring to organize or qualify under the laws of the State of Florida, has named Juan Ramon Hernandez, 152 Morningside Drive, Coral Gables, Florida 33133, as its agent to accept service of process within Florida.

J.J.O. DEVELOPMENT GROUP, INC.,  
a Florida corporation

By: Juan Ramon Hernandez  
Juan Ramon Hernandez,  
Vice President

Dated this 10th day of July, 1997

Having been named to accept service of process for the above-stated corporation, at the place designated in this certificate, I, Juan Ramon Hernandez, hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Juan Ramon Hernandez  
Juan Ramon Hernandez

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FILED  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Dated this 10th day of July, 1997