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Examiner's Initials

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ARTICLES OF INCORPORATION

SECRETAIL OF STATE TALLAHASSEE, FLORIDA

OF

CARIBBEAN AMERICAN FINANCIAL CORP.

The undersigned incorporator does hereby make, subscribe, file and acknowledge these Articles of Incorporation for the purpose of organizing a corporation under the Florida General Corporation Act.

ARTICLE I

The name of this corporation shall be:

CARIBBEAN AMERICAN FINANCIAL CORP.

ARTICLE II GENERAL NATURE OF BUSINESS

The general purpose for which this corporation is organized shall be to engage in any lawful activity or to transact any lawful business for which a corporation may be incorporated under the Florida General Corporation Act.

ARTICLE III AUTHORIZED SHARES

The total authorized capital stock of this corporation shall consist of 5,000 shares of Common Stock, par value \$1.00 per Share.

ARTICLE IV CAPITAL TO BEGIN BUSINESS

The amount of capital with which this Corporation will begin business shall be determined by the initial Board of Directors.

ARTICLE V TERM OF EXISTENCE

This Corporation shall exist perpetually.

ARTICLE VI ADDRESS OF AGENT AND REGISTERED OFFICE IN THIS STATE

The street address of the initial registered agent and principal office of this Corporation in the State of Florida is 1515 University Drive, Suite 111, Coral Springs, Florida, 33071, and the initial registered agent of the Corporation shall be Naveen Saddi.

ARTICLE VII INITIAL BOARD OF DIRECTORS

The name and street address of the initial members of the Board of Directors are:

Naveen Saddi 12648 N.W. 11th Court Sunrise, FL 33323

Theo Gibbings 11750 N.W. 6th Street Plantation, FL 33325

ARTICLE VIII INCORPORATOR

The name and street address of the persons signing these Articles of Incorporation are:

Naveen Saddi 12648 N.W. 11th Court Sunrise, FL 33323

In witness whereof, the undersigned subscriber has executed these Articles of Incorporation this 17 day of Sephnboo 1997.

STATE OF FLORIDA

COUNTY OF BROWARD

I hereby certify that on this day before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, Naveen Saddi, personally appeared to me known to be the persons described as incorporator and who for the purpose therein set forth.

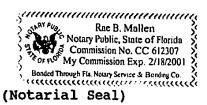
WITNESS my hand and official seal in the County and State named above this 17th day of Statember,

NOTARY PUBLICAGE B. Mallen

My Commission Florida

For Po My Commission Exp. 2/18/2001

Bonded Through Fla. Notary Service & Bonding Co.



THE UNDERSIGNED, named as the registered agent in Article VI of these Articles of Incorporation hereby consents to act as such registered agent.

N Soddi

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