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David O. Ajekporoghene
1327 8th Ave. South
St. Petersburg Fla 33705

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ARTICLES OF INCORPORATION
OF
DYCA INVESTMENT, INC.

W97000026967
BB 12/3/97
BB 1-9-98



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

December 17, 1997

DAVID O. AJEKPOROGHENE
1327 8TH AVE. SOUTH
ST. PETERSBURG, FL 33705

SUBJECT: DYCA INVESTMENT, INC.
Ref. Number: W97000026967

We have received your document for DYCA INVESTMENT, INC. and your check(s) totaling \$. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent and street address must be consistent wherever it appears in your document.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6925.

Barbara Brock
Document Specialist

Letter Number: 497A00059308



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

December 3, 1997

DAVID O. AJEKPOROGHENE
1327 8TH AVE. SOUTH
ST. PETERSBURG, FL 33705

SUBJECT: DYCA INVESTMENT, INC.
Ref. Number: W97000026967

We have received your document for DYCA INVESTMENT, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6925.

Barbara Brock
Document Specialist

Letter Number: 097A00057104

ARTICLES OF INCORPORATION

The undersigned, for the purpose of becoming a corporation, under the Florida General Corporation Act, as amended, hereby adopt the Articles of Incorporation:

ARTICLE I

NAME

The Name of the Corporation is:

DYCA INVESTMENT, INC.
1327 8th Avenue South
St. Petersburg, Florida 33705

ARTICLE II

EXISTENCE

The corporation shall have perpetual existence or as decided by the Board of Directors.

ARTICLE III

PURPOSE

The purpose for which the Corporation is organized are the following:

- A) To engage in the business of purchasing commercial and residential property and mortgages.
- B) To engage in the business of sales of related items.
- C) To engage in any other lawful business activity auxiliary to the foregoing as permitted under the Florida General Corporation Act as the Board of Directors may determine.

ARTICLE IV

SHARES

The number of shares for which the Corporation is authorized to issue is 7500 and such shares are a single-class and at \$1.00 per value.

ARTICLE V

BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors shall not be less than two. The following persons listed below are the initial Board of Directors:

<u>Name/Title</u>	<u>Address</u>	<u>Ownership</u>
David O. Ajekporoghene President	1327 8th Ave. So. St. Petersburg, FL 33705	100%

Others to be announced.

ARTICLE VI

OFFICERS

The following is the initial incorporator and officer of DYCA INVESTMENT, INC.

<u>Name/Title</u>	<u>Address</u>	<u>Ownership</u>
David O. Ajekporoghene President	1327 8th Ave. So. St. Petersburg, FL 33705	100%

Others to be announced.

ARTICLE VII

REGULATION AND MANAGEMENT

The power to adopt, alter and appeal these Articles of Incorporation is vested in the Board of Directors.

The by-laws of the corporation may include provisions for the regulation and management of affairs of the corporation not consistent with the Articles of Incorporation

ARTICLE VIII

REGISTERED AGENT

The name and address of the initial registered agent of/and DYCA-INVESTMENTS, INC.

David O. Ajekporoghene
1327 8th Avenue South
St. Petersburg, FL 33705

ARTICLE IX

Executed on this 25th Day of November, 1997

By the undersigned:



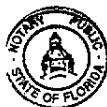
President/Incorporator

DAVID O. AJEKPOROGHENE

Having personally appeared before me, a Notary of the State of Florida, I hereby give my hand and seal in the County of Pinellas on this above date.

My Commission expires:


Notary Public



MARGARET B. BENTLEY
MY COMMISSION # CC475527 EXPIRES
JUNE 22, 1999
BONDED THROUGH TROY FARM INSURANCE, INC.

January 6, 1998

Subject: DYCA Investment, Inc.

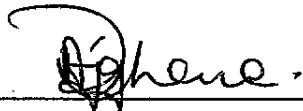
Ref Number: W97000026967

To Whom It May Concern:

This is an acceptance letter by the Registered Agent (I.E). I hereby am familiar with and accept the duties and responsibilities as Registered Agent.

Thank you,

Signatures:



Letter Number: 097A00057104

Agent: David O. Ajekporoghene

1327 8th Avenue South

St. Petersburg, Florida 33705

813-402-9968

813-821-1102