

6

Charter Number Only

798000004257

1/13/98

Dagoberto Valdez

Requestor's Name

8404 SW 40 St.

Address

Miami, Fl. 33155

City

State

ZIP

Phone

#553-8080

VALIDATION ONLY

FILED
98 JAN 14 PM 1:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CORPORATION(S) NAME

Intercontinental Bankers group
East, Inc.

500002399295-6
-01/14/98-01005-03-6
***122.50 ***122.50

<input checked="" type="checkbox"/> Profit	<input type="checkbox"/> Amendment	<input type="checkbox"/> Merger
<input type="checkbox"/> NonProfit		
<input type="checkbox"/> Foreign	<input type="checkbox"/> Dissolution	<input type="checkbox"/> Mark
<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Annual Report	<input type="checkbox"/> Other
<input type="checkbox"/> Reinstatement	<input type="checkbox"/> Reservation	<input type="checkbox"/> Change of Registered Agent
<input checked="" type="checkbox"/> Certified Copy	<input type="checkbox"/> Photo Copies	<input type="checkbox"/> Certificate Under Seal
<input type="checkbox"/> Call When Ready	<input type="checkbox"/> Call If Problem	<input type="checkbox"/> After 4:30
<input checked="" type="checkbox"/> Walk In	<input type="checkbox"/> Will Wait	<input checked="" type="checkbox"/> Pick Up
		<input type="checkbox"/> Mail Out

Name
Availability
Document
Examiner
Updater
Verifier
Acknowledgment
W.P. Verifier

Certified Copy

RECEIVED
98 JAN 14 AM 9:44
DIVISION OF CORPORATION

Empire
Toll Free: 1-800-432-3028

CR2E031 (R8-85)

K. Rolfe

JAN 14 1998

**ARTICLES OF INCORPORATION
OF
INTERCONTINENTAL BANKERS GROUP EAST, INC.**

FILED
98 JAN 14 PM 1:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE ONE: The name of the corporation is:

INTERCONTINENTAL BANKERS GROUP EAST, INC.

ARTICLE TWO: Capital Stock.

The maximum number of shares of stock that this corporation is authorized to issue and have outstanding at any time, is: ONE THOUSAND (1,000) shares of common stock having a \$ 1.00 par value.

ARTICLE THREE: Nature of Business and Powers.

The general nature of business to be transacted by this Corporation, is to engage in any kind of business permitted under the laws of the State of Florida.

ARTICLE FOUR: Terms of existence.

This corporation shall have perpetual existence, commencing upon the filing of these articles.

ARTICLE FIVE: Registered Agent.

The registered Agent and the street of the initial Registered Agent of this corporation in the State of Florida shall be:

FERNANDO LEON
2775 W. 61 STREET # 201
HIALEAH GARDENS, FL 33016

ARTICLE SIX: Board of Directors.

This Corporation shall have THREE (3) Directors Initially. The number of Directors may be increased or diminished from time to time by bylaws adopted by the Stockholders, but shall never be less than one.

ARTICLE SEVEN: Initial Directors.

The name(s) of the initial Director(s) of this Corporation and their (his)(her) address(es) are(is):

LEON SHUCK
5491 S.W. 109 AVENUE
FT. LAUDERDALE, FL

GILDA I. ARROYO
9291 S.W. 85 STREET
MIAMI, FL 33173

FERNANDO LEON
2775 W. 61 STREET # 201
HIALEAH GARDENS, FL 33016

The persons named as initial Directors shall hold Office for the first year of existence of this Corporation or until their successors are elected or appointed and have qualified whichever occurs first.

ARTICLE EIGHT: Incorporator.

The name and street address of the person signing these articles of incorporation as the Incorporator is:

LEON SHUCK
5491 S.W. 109 AVENUE
FT. LAUDERDALE, FL 33328

ARTICLE NINE: Officers of the Corporation.

The following persons have been elected officer of the Corporation:

LEON SHUCK (PRESIDENT)
5491 S.W. 109 AVENUE
FT. LAUDERDALE, FL

GILDA I. ARROYO (SECRETARY)
9291 S.W. 85 STREET
MIAMI, FL 33173

FERNANDO LEON (TREASURER)
2775 W. 61 STREET # 201
HIALEAH GARDENS, FL 33016

ARTICLE TEN: Address of the Corporation.

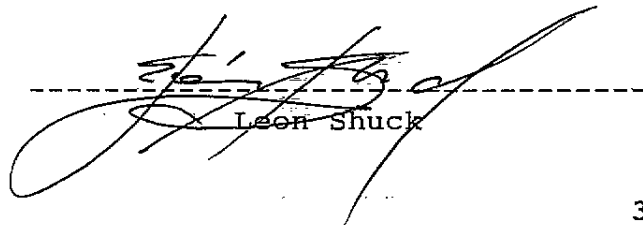
The principal office of this Corporation shall be: 5491 S.W. 109 AVENUE, FT. LAUDERDALE, FL 33328

ARTICLE ELEVEN: Amendment.

These Articles of Incorporation may be amended in the manner provided by Law. Every amendment shall be approved by the Board of Directors and approved at a Stockholder's meeting by at least a majority of the stock entitled to vote, unless all of the Directors and all of the Stockholders sign a written statement manifesting their intention that certain amendment of these Articles of Incorporation be made.

In witness thereof, the undersigned, as Incorporated, has executed the forgoing Articles of Incorporation in Miami, January 8, 1998.

Incorporator



Leon Shuck

STATE OF FLORIDA

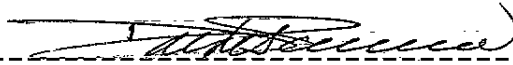
COUNTY OF MIAMI-DADE

Before me, a Notary Public, personally appeared Leon Shuck, to me known to be the person described as the Incorporator and acknowledge before me that he (she) subscribed to these Articles of Incorporation.

Miami, January 8, 1998



Dagoberto H. Valdes
MY COMMISSION # CC592605 EXPIRES
January 1, 2001
BONDED THRU TROY FAIN INSURANCE, INC.



Notary Public

State of Florida at Large

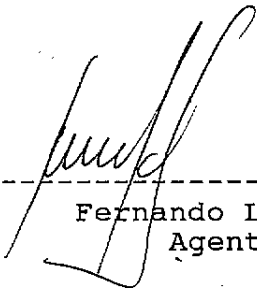
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

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

That INTERCONTINENTAL BANKERS GROUP EAST, INC.
desiring to organize under the laws of the State of Florida with
its principal office of Incorporation at: 5491 S.W. 109 AVENUE,
FT. LAUDERDALE, FL 33328, has appointed FERNANDO LEON, 2775 W. 61
STREET # 201, HIALEAH GARDENS, FL 33016, County of Miami-Dade,
State of Florida, as its agent to accept services of process within
the State of Florida.

Acknowledgement:

Having been named to accept services of process for the above named
Corporation at the place designated in this certificate, the
undersigned agrees to comply with the provisions of Florida Law
relative to keep the designated office open.



Fernando Leon
Agent

FILED
98 JAN 14 PM 1:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA