

*The Law Offices of  
Marc L. Goldman  
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Miami, Florida 33156*

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P98000046215

May 19, 1998

Florida Department of State  
Division of Corporations  
409 East Gaines Street  
Tallahassee, Fl. 32399

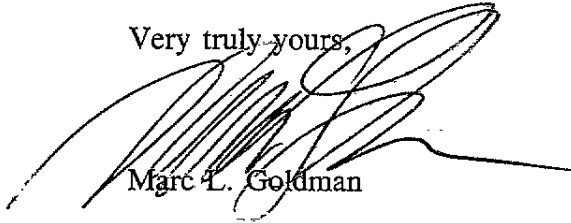
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\*\*\*\*122.50 \*\*\*\*122.50

Dear Sir/Madam:

Enclosed please find an original and one copy of the Articles of Incorporation for Bravo Systems, Inc. along with filing fee in the amount of \$122.50. Please return the copy with filing stamp and certificate to the undersigned.

Thank you for your cooperation.

Very truly yours,



Marc L. Goldman

Enclosures

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DIVISION OF CORPORATIONS  
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SECRETARY OF STATE  
DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION

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OF

I.

BRAVO SYSTEMS, INC.

II.

The term for which this corporation shall exist shall be perpetual.

III.

The general nature of the business or businesses to be transacted by said corporation shall be as follows:

To develop, own, sell, lease, maintain, distribute or otherwise conduct business relating to intellectual property such as computer programs and software, along with applicable hardware, for utilization by and throughout the national and international banking community.

To develop, own, lease, maintain, or otherwise conduct businesses related to computer programing, hardware and software with application in the banking community, both national and international.

To market, invest in, buy, sell and develop real property.

To own, lease, use, experiment in, buy, sell and develop patents and patent rights of all kinds, and for items, objects, products, mechanisms, and goods of all kinds and nature and to deal in, manufacture, distribute, and sell and buy, such patents and patent rights and other such items, objects, products, mechanisms, and goods, and to enter into contracts for the purchase, sale, disposition, and traffic in same, both as principal and as agent.

To buy, sell, trade, manufacture, assemble, and deal in and with goods, wares, and

merchandise of every kind and nature; to carry on such business as manufacturers, wholesalers, retailers, or importers and exporters, and to acquire all such merchandise, supplies, materials, and other articles as shall be necessary or incidental to such business.

#### IV.

The Corporation is authorized to issue four hundred shares at one dollar (\$1.00) par value stock, which shares shall be designated "Common Stock". Said stock shall initially be issued as follows: 25% by Rafael Duyos; 25% by Jorge Lezcano; 25% by Nelson Porrua and 25% by Jorge Flores.

#### V.

Unless otherwise provided for in the Articles of Incorporation, each holder of capital stock in this corporation shall be entitled at each shareholder's meeting to one vote for every share of stock standing in his name on the books of the corporation; but transferees of shares that are transferred on the books of the corporation on or within ten (10) days preceding the next date set for a meeting shall not be entitled to notice of or vote at the meeting.

#### VI.

Every shareholder, upon sale for cash of any new stock of this corporation of the same kind, class or series, as that which he already holds, shall have the right to purchase his pro rata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

#### VII.

The street address of the initial registered office of this corporation is: 9980 S.W. 83rd Avenue, Miami, Florida 33156 and the initial registered agent at that address is: Marc L.

Goldman, Esquire.

#### VIII.

This corporation shall have as directors initially those persons designated in this Article below. The number of directors may be either increased or decreased from time to time by the By-Laws, but shall never be less than one (1) nor more than five (5). The names and addresses of the initial directors of this corporation are:

<u>NAME</u>	<u>ADDRESS</u>
Rafael Duyos	7704 S.W. 129th Court, Miami, Fl. 33183
Jorge Lezcano	7755 W. 30th Court, Apt. 106, Hialeah, Fl. 33018
Nelson Porrua	1101 S.W. 101st Avenue, Miami, Fl. 33174
Jorge Flores	209 Carlisle Drive, Miami springs, Fl. 33166

#### IX.

The names and addresses of the officers who are to conduct the business of this corporation until those elected at the first election are as follows:

President:

Rafael Duyos, 7704 S.W. 129th Court, Miami, Fl. 33183

Vice-President:

Nelson Porrua, 1101 S.W. 101st Avenue, Miami, Fl. 33174

Treasurer:

Jorge Lezcano, 7755 W. 30th Court, Apt. 106, Hialeah, Fl. 33018

Secretary:

Jorge Flores, 209 Carlisle Drive, Miami springs, Fl. 33166

The name and address of the person signing these Articles is: Rafael Duyos, 7704 S.W. 129th Court, Miami, Fl. 33183

#### X.

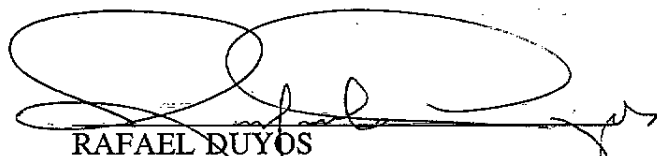
If, at any time, any of the stockholders desire to sell their stock, said stockholder or



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:

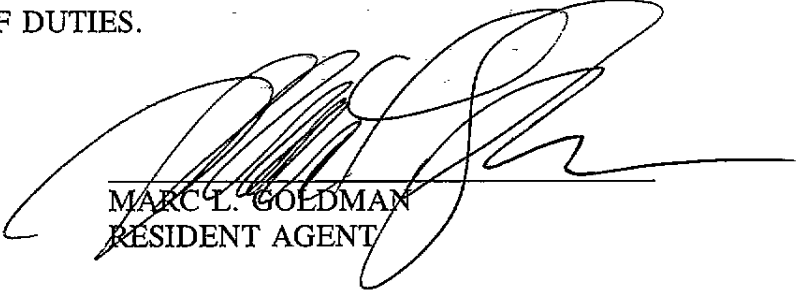
FIRST - THAT BRAVO SYSTEMS, INC., DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA WITH ITS PRINCIPAL PLACE OF BUSINESS AT: 7704 SW 129TH COURT, MIAMI, FLORIDA, 33183 AND MARC L. GOLDMAN, 9980 S.W. 83RD AVENUE, MIAMI, FLORIDA 33156, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

  
RAFAEL DUYOS  
CORPORATE OFFICER & DIRECTOR

TITLE - PRESIDENT & CO-CHAIRMAN

5-19-98  
DATE

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE-  
STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I  
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 DUTIES.



MARC L. GOLDMAN  
RESIDENT AGENT

5-19-98  
DATE

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