

P98000047168

5/27/98

FLORIDA DIVISION OF CORPORATIONS
PUBLIC ACCESS SYSTEM
ELECTRONIC FILING COVER SHEET

9:53 AM

((H98000009828 8)))

TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.
CONTACT: LUIS URIARTE
PHONE: (305)672-0686

ACCT#: 110432003053

FAX #: (305)672-9110

NAME: RAM ADVISORS, INC.

EFFECTIVE DATE

AUDIT NUMBER.....H98000009828

5-20-98

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..1

PAGES.....

4

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$78.75

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX
AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

** ENTER 'M' FOR MENU. **

ENTER SELECTION AND <CR>:

FILED

98 MAY 27 AM 11:49

SECRETARY OF STATE
TALLAHASSEE FLORIDA

8m 5/27/98

H98000009828

ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is:
RAM Advisors, Inc.

EFFECTIVE DATE
5-26-98

Article II. Address

The mailing address of the Corporation is:
RAM Advisors, Inc.
607 S. Beach Road
Tequesta FL 33469-2848

Article III. Registered Agent

The name and address of the registered agent of the Corporation is:
Robert A. Miller
607 S. Beach Road
Tequesta FL 33469-2848

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Robert A. Miller

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Richard B. Comiter | FL Bar Member 330027
August Comiter & Kulunas, P.A.
250 Australian Avenue, Suite 1100
West Palm Beach FL 33401
561-835-9600

H98000009828

Copyright © 1993-1998 CC

FILED
98 MAY 27 AM 11:49
SECRETARY OF STATE
TALLAHASSEE FLORIDA

H98000009828

Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is:

Richard B. Comiter
August Comiter & Kulunas, P.A.
250 Australian Avenue, Suite 1100
West Palm Beach FL 33401

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on May 26, 1998.

The undersigned incorporator executed these Articles of Incorporation on May 27, 1998.



RICHARD B. COMITER
by L.A. Uriarte as attorney-in-fact

Richard B. Comiter | FL Bar Member 330027
August Comiter & Kulunas, P.A.
250 Australian Avenue, Suite 1100
West Palm Beach FL 33401
561-835-9600

H98000009828

Copyright © 1993-1998 CC

H98000009828

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/OFFICE**

CORPORATION:

RAM Advisors, Inc.

REGISTERED AGENT/OFFICE:

**Robert A. Miller
607 S. Beach Road
Tequesta FL 33469-2848**

FILED
98 MAY 27 AM 11:49
SECRETARY OF STATE
TALLAHASSEE FLORIDA

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



ROBERT A. MILLER
by L.A. Uriarte as attorney-in-fact

Date: May 27, 1998.

**Richard B. Comiter | FL Bar Member 330027
August Comiter & Kulunas, P.A.
250 Australian Avenue, Suite 1100
West Palm Beach FL 33401
561-835-9600**

H98000009828

Copyright © 1993-1998 CC