

P98000059973



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 882576 83522A

AUTHORIZATION : Patricia Pzzito

COST LIMIT : \$ 122.50

ORDER DATE : July 7, 1998

ORDER TIME : 12:27 PM

ORDER NO. : 882576-005

CUSTOMER NO: 83522A

CUSTOMER: Ms. Lydia M. Isla
LUCIANO ISLA, ESQ

Suite 300
1790 W. 49th Street
Hialeah, FL 33012

200002581822--8

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL -7 PM 2:42

DOMESTIC FILING

NAME: THE ANSWER FINANCIAL
GROUP, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janice Vanderslice

EXAMINER'S INITIALS:

RECEIVED
98 JUL -7 PM 1:17
DIVISION OF CORPORATION

gf 7/7/98

**ARTICLES OF INCORPORATION
OF
THE ANSWER FINANCIAL GROUP, INC.**

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL -7 PM 2:42

**ARTICLE I - NAME
THE ANSWER FINANCIAL GROUP, INC.**

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles with the Department of State.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue One Hundred (100) Shares of \$1.00 par value common stock, which shall be designated "Common Shares".

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his/her prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to the others.

**ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT
AND PRINCIPAL OFFICE**

The street address of the initial principal office of this corporation is 10250 SW 56TH Street, Suite A-202, Miami, Fl. 33165. The street address of the initial registered office of this corporation is 10250 SW 56th Street, Suite A-202, Miami, Fl. 33165 and the name of the initial registered agent of this corporation at that address is ALEJANDRO R. ARROCHA.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one director constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the By-Laws.

The name(s) and address(es) of the initial Board of Directors of this corporation is/are:

<u>NAME</u>	<u>ADDRESS</u>
ALEJANDRO R. ARROCHA	10250 SW 56 th Street, Suite A-202 Miami, Fl. 33165

ARTICLE VIII - INCORPORATORS

The name and address of each person signing these Articles is:

NAME

ADDRESS

ALEJANDRO R. ARROCHA

10250 SW 56th Street
Suite A-202
Miami, Fl. 33165

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by Law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation, this 26 day of June, 1998.


ALEJANDRO R. ARROCHA

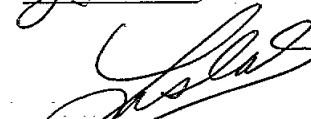
STATE OF FLORIDA

COUNTY OF DADE

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State and County set forth above, personally appeared; ALEJANDRO R. ARROCHA, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal in the State and County aforesaid, this 26 day of June, 1998.

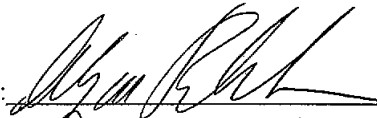
My Commission Expires:


NOTARY PUBLIC, STATE OF FL



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

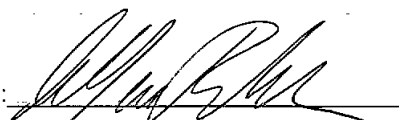
FIRST -- THAT "THE ANSWER FINANCIAL GROUP, INC"., DESIRING TO
ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA,
WITH ITS PRINCIPAL PLACE OF BUSINESS AT CITY OF MIAMI, STATE OF
FLORIDA, HAS NAMED ALEJANDRO R. ARROCHA, AS ITS AGENT TO ACCEPT
SERVICE OF PROCESS WITHIN FLORIDA.

BY: 

TITLE: Pres/Sec/Dire.

DATE: 6-26-98

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 PERFORMANCE OF MY DUTIES.

SIGNATURE: 

DATE: 6-26-98

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL -7 PM 2:42