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MANUEL A. GONZALEZ
RISK & CAPITAL MANAGEMENT
REGISTERED REPRESENTATIVE
6331 S.W. 42ND. STREET
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FILED
99 JAN 25 PM 2:22
TALLAHASSEE, FLORIDA
CLERK OF STATE

1/20/99

TO: LORIA POOLE
CORPORATE SPECIALIST
FLORIDA DEPT OF STATE

MUTUAL FUNDS® LIFE INSURANCE® ANNUITIES

Dear Loria,

As per our conversation kindly find attached hereunto a check in the amount of \$70.00
(Seventy Dollars & .00 Cents) filing fee for the chartering of a new corporation,
BIG DREAM ENTERPRISES, INC.

Sincerely Yours;

Manny Gonzalez

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*****70.00 *****70.00

Securities Offered Through Legacy Financial Services, Inc. Securities Broker Dealer Member NASD / SIPC
Supervisory Branch Located at: 636 U.S. Highway One, Suite 205, North Palm Beach, Florida. 33408

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1/25

THE ARTICLES OF INCORPORATION
FOR
BIG DREAM ENTERPRISES, INC.

FILED
99 JAN 25 PM 2:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator for the purpose of forming a corporation under the laws of the Florida Business Corporations Act, does hereby adopt the proceeding Articles of Incorporation.

ARTICLE I - NAME

The name of this Corporation shall be ; BIG DREAM ENTERPRISES INC.

ARTICLE II - PRINCIPAL OFFICE

The principal office and mailing address of this Corporation shall be;
14729 N.W. 88th Place, Miami Lakes, Fl. 33018

ARTICLE III - SHARES

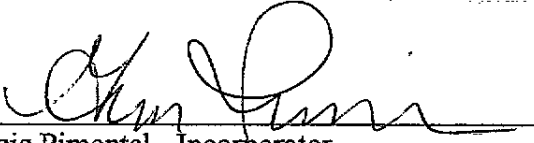
The number of shares that this corporation is authorized to have outstanding shall be;
100 shares (One Hundred) @ 0.01 par value.

ARTICLE IV - OFFICERS & DIRECTORS

The initial principal officer(s) of this Corporation shall be Gracie Pimentel, as President, Vice President, Secretary, & Treasurer. The President shall ; at the Corporations first annual meeting maintain the same rank as in this initial statement or hold an election in the manner which is determined in the Corporations by-laws.

ARTICLE V - INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation are the same as stated hereunto. The undersigned Incorporator has then executed these Articles of Incorporation on this 21st Day of January , 1999.


Gracie Pimentel - Incorporator

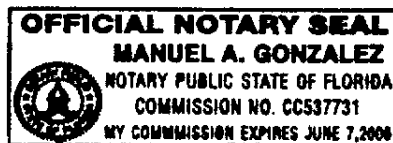
STATE OF FLORIDA

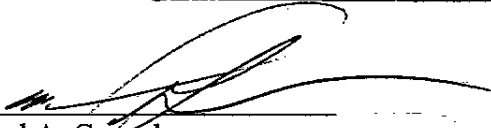
COUNTY OF DADE

BEFORE ME; The undersigned authority, authorized to take acknowledgements in the County and State aforesaid, appeared Gracie Pimentel, whom is personally known to me and is the person who has executed the forgoing Articles of Incorporation for same purposes therein expressed.

THEREFORE ; In witness whereof I have hereunto set my Hand and Official Seal in The State of Florida and The County of Dade on this 21st Day of January, 1999.

(SEAL)




Manuel A. Gonzalez
Notary Public

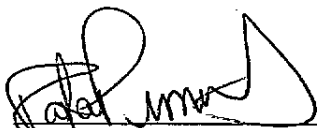
CERTIFICATE OF DESIGNATION OF THE REGISTERED AGENT AND THE OFFICE OF
THE REGISTERED AGENT IN THE STATE OF FLORIDA.

Pursuant to the provisions of sections 607.501 or 617.501 of the Florida Statutes, the undersigned Corporation organized under the laws of The State of Florida submit the following statement in designating the registered agent and the office of the registered agent.

The name of this Corporation is; BIG DREAM ENTERPRISES, INC.

The name and address of the registered agent is Rafael Pimentel
14729 N.W. 88th Place, Miami Lakes, Florida. 33018

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF
PROCESS FOR THE ABOVE NAMED CORPORATION AT THE PLACE DESIGNATED IN
THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT
AND DO HEREBY AGREE TO ACT IN IT'S CAPACITY. I FURTHER AGREE TO COMPLY
WITH THE PROVISIONS OF ALL STATUES RELATING TO THE PROPER AND
COMPLETE PERFORMANCE OF MY DUTIES AS THE REGISTERED AGENT. I AM
FAMILIAR WITH, AND DO ACCEPT THE OBLIGATION OF MY POSITION AS
REGISTERED AGENT, ON THIS 21ST DAY OF JANUARY, 1999.



Rafael Pimentel
Registered Agent

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CLERK OF STATE
TALLAHASSEE, FLORIDA