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FLORIDA DEPARTMENT OF STATE
SANDRA B. MORTHAM
SECRETARY OF STATE
DIVISION OF CORPORATIONS
TALAHASSEE, FL 32314

700002760867--1
-02/01/99--01134--012
*****70.00 *****70.00

RE; OPEN A NEW CORPORATION

DEAR MADAM:

ENCLOSED ARTICLES OF A NEW CORPORATION TO FILE WITH THE
STATE OF FLORIDA. ENCLOSED CK IN THE AMOUNT OF \$70.00
COVERING THE PROCESSING FILING FEES. PLEASE RETURN THE
ARTICLES FILED TO MY ADDRESS:

ANA DALMAU ARES P.A.
3636 SW 87 AVENUE
MIAMI FL. 33165

THANK YOU IN ADVANCE FOR YOUR ATTENTION TO THIS MATTER


SINCERELY

MIAMI. FL
1/26/99

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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

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ARTICLES OF INCORPORATION
OF
EXPERT FINANCIAL SVCS. GROUP, INC.

SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 FEB -1 AM 8:33

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all rights, duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the law of the State of Florida.

ARTICLE I

The name of the corporation shall be:

EXPERT FINANCIAL SVCS. GROUP, INC.

ARTICLE II

This corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.
Practice as physician.

ARTICLE III

The general nature of the business and objects and purposes proposed to be transacted and carried on by this corporation are to do any and all of the things therein mentioned, as fully and to the same extent as natural persons might do, viz:

PREPARED: ANA DALMAU ARES
3636 S.W. 87TH AVENUE
MIAMI FL. 33165

(1) Transact any and all lawful business,

(2) Said corporation shall further have powers:

To have perpetual succession by its corporate name,

9841 SW 35 TERRACE
Miami, Fl 33165

ARTICLE IV

The aggregate number of shares which the corporation shall have authority to issue is the total sum of 50 shares, having an individual par value of \$10.00.

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

ARTICLE V

The street address of the initial registered office and the name of the initial Resident Agent of this corporation shall be:

MILTON ARES
9841 SW 35 TERRACE
MIAMI, FL. 33165

The principal office shall be:

9841 SW 35 TERRACE
MIAMI, FL. 33165

ARTICLE VI


The initial Board of Directors shall consist of a total of (2) person, and the name and address is:

MILTON ARES	PRESIDENT	100%
9841 SW 35 TERRACE		
MIAMI, FL 33165		

The name and address of the incorporator executing these Articles of Incorporation is:

MILTON ARES
9841 SW 35 TERRACE
MIAMI, FL 33165

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation, this 21st day of January, 1999.



MILTON ARES

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provision of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The Name of the corporation is:

EXPERT FINANCIAL SVCS. GROUP, INC.

2. The name and address of the registered agent and office is:

MILTON ARES
9841 SW 35 TERRACE
MIAMI, FL 33165

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY.

I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE



99 FEB -1 AM 8:33
SECRETARY OF STATE
DIVISION OF CORPORATIONS