



THE UNITED STATES
CORPORATION
COMPANY

P99000034955

FILED

99 APR 15 AM 8:54

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 206952 169526A

AUTHORIZATION : *Initialia*

COST LIMIT : \$ 78.75

ORDER DATE : April 15, 1999

ORDER TIME : 2:50 PM

ORDER NO. : 206952-005

700002841107--5

CUSTOMER NO: 169526A

CUSTOMER: Amy Valiente, Legal Asst
MANGUART & ASSOCIATES, P.A.
MANGUART & ASSOCIATES, P.A.
Main Floor
1428 Brickell Avenue
Miami, FL 33131

DOMESTIC FILING

NAME: S. J. T. FINANCIAL 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: James Guy

EXAMINER'S INITIALS:

PH
4/16/99

99 APR 15 PM 3:15
DIVISION OF CORPORATION

**ARTICLES OF INCORPORATION
OF
S.J.T. FINANCIAL INC.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME AND ADDRESS

The name and mailing address of the Corporation is S.J.T. FINANCIAL INC. and 808 Brickell Key Drive, #404, Miami, Florida 33131, respectively.

ARTICLE II - DURATION

The Corporation shall have a perpetual existence.

ARTICLE III - PURPOSE

The purpose of this Corporation is to engage in any activities or business permitted under the Laws of the United States and Florida.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares which this Corporation is authorized to have outstanding at any time is 1,000 shares of common stock having a one dollar (\$1.00) par value per share.

ARTICLE V - INITIAL REGISTERED
OFFICE AND AGENT

The initial registered office of this Corporation shall be 1428 Brickell Avenue, Main Floor, Miami, Florida 33131, and the initial registered agent of this Corporation at such office shall be Julio E. Manguart, who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping an office open for service of process, and with the provisions of Section 607.0505, Florida Statutes, as amended from time to time, with respect to his duties as registered agent.

ARTICLE VI- INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist of one member. The number of directors may be increased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one nor more than five. The names and addresses of the directors constituting the initial Board of Directors are:

<u>Name</u>	<u>Address</u>
Luis D. Torrente	808 Brickell Key Drive #404 Miami, Florida 33131

ARTICLE VII - INCORPORATOR

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99 APR 15 AM 8:55

The name and street address of the person signing these
Articles of Incorporation is:

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Name

Address

Julio E. Manguart

1428 Brickell Avenue
Main Floor
Miami, Florida 33131


Julio E. Manguart
Incorporator

STATE OF FLORIDA)
) SS:
COUNTY OF DADE)

The foregoing Articles of Incorporation of S.J.T. Financial Inc. were acknowledged before me this 13th day of April, 1999, by Julio E. Manguart, as Incorporator, who produced his Florida driver's license as identification, but did not take an oath.

Carmen Goodman
Notary Public

My commission expires:

 Carmen Goodman
Commission # CC 480034
Expires July 12, 1999
BONDED THRU
ATLANTIC BONDING CO., INC

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for S.J.T. Financial Inc. at the place designated in the Articles of Incorporation, Julio E. Manguart agrees to comply with the provisions of Section 48.091 relative to keeping open such office, and states that he is familiar with, and accepts, the obligations provided for in Section 607.0505.

Date: 4/13/99

Julio E. Manguart
Julio E. Manguart