

Charter Number Only

199000057834

VALIDATION ONLY

Devaldes & Associates

Requestor's Name

8404 SW 40 Street

Address

Miami, FL 33155

City

State

ZIP

Phone

300002893563--0

-06/03/99--01011--015

*****78.75 *****78.75

CORPORATION(S) NAME

American Exchange Bankers
Corp.

99 JUN 25 PM 12:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

☒ Profit

☐ NonProfit

☐ Amendment

☐ Merger

☐ Foreign

☐ Dissolution

☐ Mark

☐ Limited Partnership

☐ Annual Report

☐ Other

☐ Reinstatement

☐ Reservation

☐ Change of Registered Agent

☒ Certified Copy

☐ Photo Copies

☐ Certificate Under Seal

☐ Call When Ready

☐ Call If Problem

☐ After 4:30

☒ Walk In

☐ Will Wait

☒ Pick Up

☐ Mail Out

Name	
Availability	
Document	
Examiner	
Updater	
Verifier	
Acknowledgment	
W.P. Verifier	

RECEIVED
JUN 25 1999
TALLAHASSEE, FLORIDA
SECRETARY OF STATE
OFFICE OF CORPORATIONS
JUN 25 1999
12:41 PM
P99A-53387

CERTIFIED COPY

Empire Toll Free: 1-800-432-3028



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

June 3, 1999

EMPIRE

MIAMI, FL

SUBJECT: AMERICAN EXCHANGE BANKERS CORP.
Ref. Number: W99000012890

We have received your document for AMERICAN EXCHANGE BANKERS CORP.. However, the document has not been filed and is being returned for the following:

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 488-1111.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6934.

Loria Poole
Corporate Specialist

Letter Number: 199A00030165

RECEIVED

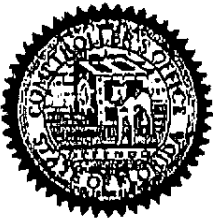
JUN 25 PM 9:48

FLORIDA DEPARTMENT OF STATE

JUN-24-1999 10:07

DIVISION OF BANKING

850 410 9548 P.02/02



ROBERT R. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

FILED
99 JUN 25 PM 12:41
SECRETARY OF STATE
TALLAHASSEE FLORIDA

June 23, 1999

Mr. Dagoberto Valdes
Devaldas & Associates, Inc.
8404 SW 40th Street
Miami, Florida 33155

Dear Mr. Valdes:

Re: "American Exchange Mortgage Bankers Corp."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

Art Simon - Director
Division of Banking
101 East Gaines Street
Fletcher Building - Sixth Floor
Tallahassee, FL 32399-0350
(850) 410-9111

:kr

cc: Karen Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

ARTICLES OF INCORPORATION

OF

AMERICAN EXCHANGE MORTGAGE BANKERS CORP.

ARTICLE ONE: The name of the corporation is:

AMERICAN EXCHANGE MORTGAGE BANKERS CORP.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE TWO: Capital Stock.

The maximum number of shares of stock that this corporation is authorized to issue and have outstanding at any time, is: ONE THOUSAND (1,000) shares of common stock having a par value of ONE DOLLAR (\$1.00) each.

ARTICLE THREE: Nature of Business and Powers.

The general nature of business to be transacted by this Corporation, is to engage in any kind of business permitted under the laws of the State of Florida.

ARTICLE FOUR: Terms of existence.

This corporation shall have perpetual existence, commencing upon the filing of these articles.

ARTICLE FIVE: Registered Agent and initial Registered Office.

The registered Agent and the street of the initial Registered Office of this corporation in the State of Florida shall be:

ARI BANEGAS
5900 S.W. 84 AVENUE.
MIAMI, FL 33143

ARTICLE SIX: Board of Directors.

This Corporation shall have TWO (2) Directors Initially. The number of Directors may be increased or diminished from time to time by bylaws adopted by the Stockholders, but shall never be less than one.

ARTICLE SEVEN: Initial Director(s).

The name(s) of the initial Director(s) of this Corporation and addresses:

ABEL VICTORES
3171 N.W. 19 STREET
MIAMI, FL 33125

ARI BANEGAS
5900 S.W. 84 AVENUE
MIAMI, FL 33143

The person(s) named as initial Director(s) shall hold Office for the first year of existence of this Corporation or until their successors are elected or appointed and have qualified whichever occurs first.

ARTICLE EIGHT: Incorporator.

The name and street address of the person signing these articles of incorporation as the Incorporator is:

ARI BANEGAS
5900 S.W. 84 AVENUE
MIAMI, FL 33143

ARTICLE NINE: Officers of the Corporation.

The following person(s) have been elected officer(s) of the Corporation:

ABEL VICTORES (PRESIDENT)
3171 N.W. 19 STREET
MIAMI, FL 33125

ARI BANEGAS
(SECRETARY & TREASURER)
5900 S.W. 84 AVENUE
MIAMI, FL 33143

ARTICLE TEN: Address of the Corporation.


The principal office of this Corporation shall be: 7493 N.W. 8TH STREET, MIAMI, FL 33126

ARTICLE ELEVEN: Amendment.

These Articles of Incorporation may be amended in the manner provided by Law. Every amendment shall be approved by the Board of Directors and approved at a Stockholder's meeting by at least a majority of the stock entitled to vote, unless all of the Directors and all of the Stockholders sign a written statement manifesting their intention that certain amendment of these Articles of Incorporation be made.

In witness thereof, the undersigned, as Incorporated, has executed the forgoing Articles of Incorporation in Miami, May 21, 1999.

Incorporator

A handwritten signature in dark ink, appearing to read 'Ari Banegas', is written over a horizontal dashed line.

Ari Banegas

STATE OF FLORIDA

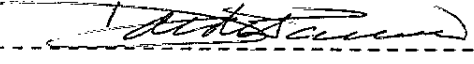
COUNTY OF MIAMI-DADE

Before me, a Notary Public, personally appeared Ari Banegas, to me known to be the person described as the Incorporator and acknowledge before me that he subscribed to these Articles of Incorporation.

Miami, May 21, 1999



Dagoberto H. Valdes
MY COMMISSION # CC592805 EXPIRES
January 1, 2001
BONDED THRU TROY FARM INSURANCE, INC.



Notary Public
State of Florida at Large

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

In compliance with section 48.091, Florida Statutes, the following
is submitted:

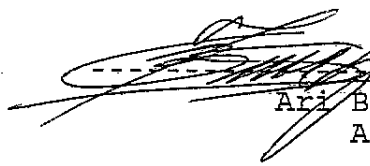
AMERICAN EXCHANGE MORTGAGE BANKERS CORP.

That

desiring to organize under the laws of the State of Florida with
its principal office of Incorporation at: 7493 N.W. 8TH STREET,
MIAMI, FL 33126, has appointed ARI BANEGAS, 3171 N.W. 19 STREET
MIAMI, FL 33125, County of Miami-Dade, State of Florida, as its
agent to accept services of process within the State of Florida.

Acknowledgement:

Having been named to accept services of process for the above named
Corporation at the place designated in this certificate, the
undersigned agrees to comply with the provisions of Florida Law
relative to keep the designated office open.


Ari Banegas
Agent
SECRETARY OF STATE
TALLAHASSEE FLORIDA
99 JUN 25 PM 12:41
FILED