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ARTICLES OF INCORPORATION

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OF

NICARAGUAN AMERICAN ENTERPRISES, INC

The undersigned subscriber to these Articles of Incorporation, a natural person, competent to contract, subscribes to and forms a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of the corporation is: NICARAGUAN AMERICAN ENTERPRISES, INC.

ARTICLE II - NATURE OF BUSINESS

The corporation may engage in any activity of business permitted under the laws of the United States and of this State. These activities may include, but are not limited to the operation of the following business:

- a) to engage in the business of Money Transfer Service, and all other activities associated with this business, for any person, association or corporation, without restriction in this State and any other state of the United States.
- b) to conduct any and all types of business and operations, to have one or more offices/stores open in this State and any other state of the United States.
- c) to borrow money and contract debt when necessary in the purchase of, or acquisition of real, personal, and intangible property, business right or franchise; or for additional working capital, or for any other object in or about its business or affairs, and without limits to amounts; and to secure the payment of money in any lawful manner.
- d) to exercise all of the powers which are now, or may hereafter be conferred upon corporations generally by the laws of the United States and of this State.

ARTICLE III - CAPITAL STOCK

The maximum number of shares of the common stock that this corporation is authorized to have outstanding at any time is: ONE HUNDRED (100) SHARES each share having the par value of FIVE DOLLARS (\$5.00).

ARTICLE IV - INITIAL CAPITAL

The amount of the initial capital with which this corporation shall begin business is: FIVE HUNDRED DOLLARS (\$500.00).

ARTICLE V - TERM OF EXISTENCE

This corporation shall have perpetual existence, unless sooner dissolved by law.

ARTICLE VI - INITIAL REGISTERED/PRINCIPAL OFFICE AND AGENT

The street address of the initial principal and registered office of this corporation is: 3600 S State Road 7, Suite 339, Miramar, Florida 33023, and the name of the initial registered agent of this corporation at that address is STEVE BENEDICT.

ARTICLE VII - DIRECTORS

The corporation shall have ONE (1) DIRECTOR initially whose name and street address is as follows:

NAME	ADDRESS	
STEVE BENEDICT PRESIDENT/SECRETARY/TREASURER	3600 S STATE RD. 7 SUITE 339	
	MIRAMAR, FL. 33023	-

ARTICLE VIII - SUBSCRIBERS

The name and street address of the subscriber to these Articles of Incorporation and the number of shares of the \$5.00 par value common stock of this corporation which he agrees to take is as follows:

NAME	%	<u>ADDRESS</u>
STEVE BENEDICT PRESIDENT	100%	3600 S STATE RD. 7 SUITE 339
SECRETARY/TREASURER		$MIRAM\overline{A}R$, FL. 33023

ARTICLE IX - OFFICERS

The name and street address of the officer of this corporation is as follows: <u>NAME</u> ADDRESS 3600 S STATE ROAD 7 STEVE BENEDICT PRESIDENT SUITE 339 SECRETARY/TREASURER MIRAMAR, FL. 33023 IN WITNESS WHEREOF, I have hereunto set my hand and seal. acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida this 12th day of October, 1999. (SEAL) STEVE BENEDICT, PRESIDENT SECRETARY/TREASURER STATE OF FLORIDA COUNTY OF BROWARD BEFORE ME, personally appeared STEVE BENEDICT, known to me to be the individual described in, and who executed the foregoing Articles of Incorporation and acknowledged before me that he executed the same for the purposes therein expressed. WITNESS MY HAND AND SEAL in the County and State named above this 12, day of october, 1999. NOTARY PUBLIC H. CHIN MY COMMISSION # CC 772962 State of Florida At Large

EXPIRES: 09/07/2002
Fia. Notary Services & Bonding



IN PURSUANCE OF CHAPTER 48.91 FLORIDA STATUTES, the following is submitted in compliance with said Act.

FIRST: NICARAGUAN AMERICAN ENTERPRISES, INC.

desiring to organize under the laws of the State of Florida, with its principal office as idicated in the Articles of Incorporation at: CITY OF MIRAMAR, COUNTY OF BROWARD, STATE OF FLORIDA, has named :STEVE BENEDICT, located at 3600 S STATE RD. 7, SUITE 339, MIRAMAR, FLORIDA 33023, COUNTY OF BROWARD, STATE OF FLORIDA, as its resident agent to accept service of process within this State.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above stated corporation at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act, relative in keeping open said office.

STEVE BENEDICT RESIDENT AGENT

BROWARD COUNTY, FLORIDA 1999