

LAW OFFICES
STEVEN M. ROSEN

ADMITTED TO PRACTICE IN
FLORIDA AND NEW YORK

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N9800006561

November 13, 1998

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 NOV 16 PM 3:19

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

800002688018--9
-11/16/98--01060--016
*****78.75 *****78.75

Re: National Association for Financial Independence, Inc.
a not for profit corporation

Dear Sir or Madam:

In connection with the referenced matter, you will kindly find enclosed herewith an original and one copy of the Articles of Incorporation of the above not for profit corporation. Further attached is my law firm check payable to the order of the Florida Department of State in the sum of \$78.75, therein representing the required filing fee, plus an additional \$8.75 for a requested Certificate of Status.

Very truly yours,


STEVEN M. ROSEN

SMR:mm
encl.
cc: Client
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F. CHESSEB NOV 18 1998

ARTICLES OF INCORPORATION
OF
NATIONAL ASSOCIATION FOR FINANCIAL INDEPENDENCE, INC.
a Not for Profit Corporation

ARTICLE I - CORPORATE NAME

The name of the Corporation shall be:

NATIONAL ASSOCIATION FOR FINANCIAL INDEPENDENCE, INC.

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ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

9760 West Bay Harbor Drive
Bay Harbor, Florida 33154

ARTICLE III - PURPOSE

The specific and primary purposes for which this corporation is organized are to promote financial independence; to promote the protection, convenience and interests, and to protect the rights of persons seeking financial assistance, independence, and direction, generally, and to its members particularly; to facilitate membership cooperation to their mutual advantage, in matters pertaining to credit, finance, and general well

being; and to purchase, lease and otherwise maintain real estate and/or other personal property required for the above purpose.

ARTICLE IV - MANNER OF ELECTION OF DIRECTORS

The method of election of directors shall be set forth in the bylaws of the corporation. There shall be no less than three (3) directors.

ARTICLE V - CORPORATE POWERS

This corporation shall have such powers and authority as set forth and provided for, without limitation, in Section 617.0302 of the Florida Statutes.

ARTICLE VI - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

STEVEN M. ROSEN, ESQ.
5601 Biscayne Boulevard
Miami, Florida 33137

ARTICLE VII- INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation is:

LINDA COTE
9760 West Bay Harbor Drive
Bay Harbor, Florida 33154


LINDA COTE/INCORPORATOR

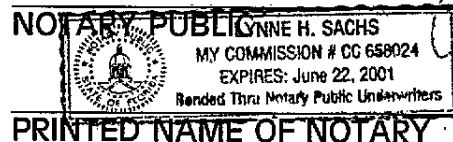
DATED: November 12, 1998

STATE OF FLORIDA)
)SS
COUNTY OF MIAMI-DADE)

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 NOV 16 PM 3:19
DA COT

BEFORE ME the undersigned authority personally appeared LINDA COTTON to me well known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that she executed the same for purposes therein expressed.

WITNESSED my hand and official seal in the County and State named
hereto above, this 12 day of Nov, 1998.



PRINTED NAME OF NOTARY

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.

STEVEN M. ROSEN, ESQ.
5601 Biscayne Boulevard
Miami, Florida 33137