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April 4/5/01 2001

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****122.50 *****78.75

SECRETARY OF STATE
Division of Corporations
George Firestone Building
P.O. Box 6327
409 E. Gaines Street
Tallahassee, FL 32399

EFFECTIVE DATE
04-09-01

RE: COLUMBIA FINANCIAL INTERNATIONAL, INC.

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with a check in the amount of $122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

If any questions, please call 561/213-1687.

Sincerely,

Robert O. Pinchuck

Robert O. Pinchuck
P.O. Box 760
Boca Raton, FL 33429

FILED
01 APR 11 AM 9:18
SECRETARY OF STATE
TALLAHASSEE FLORIDA

T. Burch MAY 3 2001

FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

April 16, 2001

ROBERT O. PINCHUCK
PO BOX 760
BOCA RATON, FL 33429

SUBJECT: COLUMBIA FINANCIAL INTERNATIONAL, INC.
Ref. Number: W01000008537

We have received your document for COLUMBIA FINANCIAL INTERNATIONAL, INC. and your check(s) totaling $122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must have a Florida street address. A post office box, personal mail box (PMB), or mail drop-box address is not acceptable.

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) 487-6928.

Tim Burch
Document Specialist
New Filing Section

Letter Number: 501A00022450

ARTICLES OF INCORPORATION

OF

COLUMBIA FINANCIAL INTERNATIONAL, INC.

The undersigned, in order to form a corporation for the purposes hereinafter stated, by and under the provisions of the laws of the State of Florida, does hereby subscribe to these Articles of Incorporation.

ARTICLE I- NAME

The name of this corporation is:

COLUMBIA FINANCIAL INTERNATIONAL, INC.

The address of the principal office of this corporation shall be: 247 S. Ocean Blvd. - Boca Raton, FL 33432 and the address of the corporation shall be the same.

ARTICLE II- DURATION

This corporation shall have perpetual existence. The corporate existence commences on April 9, 2001.

ARTICLE III- PURPOSE

This corporation is organized for the following purposes:

A. Of transacting any or all business permitted under the laws of the United States of America and the laws of the State of Florida.

B. To purchase, sell, lease, operate, own, hold, transfer, convey, mortgage, or otherwise encumber, trade, exchange, and generally deal in real estate and personal property of every kind, nature and description wheresoever located, both tangible and intangible and including choices in action, either as owner, broker, agent or factor.

C. In the purchase or acquisition of property, business rights or franchise, or for additional working capital, or any other objective in or about its business affairs and without limit as to amount; to incur debts and to raise, borrow and secure the payment of money in any lawful manner, including the issue and sale or other disposition of bonds, evidences of indebtedness, whether secured by mortgage, pledge, deed of trust or otherwise. The corporation may issue its stock for any lawful purposes, including the acquisition of any other entity.

D. To engage in any or all lawful activity and to institute, participate in and promote commercial, mercantile, financial and industrial enterprises and operations, and for the purposes of transacting any or all lawful business.

ARTICLE IV- CAPITAL STOCK

This corporation is authorized to issue 500 shares of $1 par value stock, which shall be designated "Common Shares".

ARTICLE V- PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this Corporation shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI- INITIAL REGISTERED AGENT

The address of the initial registered agent of this corporation is: **247 S. Ocean Blvd.**
Boca Raton, FL 33432

The name of the initial registered agent of this corporation at this address is: **Robert O. Pinchuck**

ARTICLE VII- INITIAL BOARD OF DIRECTORS

This corporation shall have one (2) directors initially. The number of directors may be either increased or diminished from time to time by the by-laws. The names and addresses of the initial director(s) of this corporation until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

NAME	ADDRESS
Robert O. Pinchuck	P.O. Box 760 Boca Raton, FL 33429
Sabrina B. Pinchuck	P.O. Box 760 Boca Raton, FL 33429

ARTICLE VIII- INCORPORATOR

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

Robert O. Pinchuck 247 S. Ocean Blvd.
Boca Raton, FL 33432

ARTICLE IX- BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE X- CUMULATIVE VOTING

At each election for directors every shareholder entitled to vote at such election shall have the right to cumulate his votes by giving one candidate as many votes as the number of directors to be elected at the time multiplied by the number of his shares, or by distributing such votes on the same principle among any number of such candidates.

ARTICLE XI- INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XII- AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation for the uses and purposes herein stated this 4/5/01 day of April, 2001.

Robert O. Pinchuck Subscriber

STATE OF FLORIDA)
 SS
COUNTY OF Palm Beach)

BEFORE ME, an officer authorized to take acknowledgment in the State and County set forth above, personally appear Robert O. Pinchuck known to me to be the person described in and who executed the foregoing Articles of Incorporation, and acknowledged to and before me that he executed the same freely and voluntarily for the uses and purposes expressed therein.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 5th day of April, 2001.

Notary Public, State of Florida

My Commission Expires: ____________

TERRI TOMASSI
Notary Public - State of Florida
My Commission Expires May 17, 2004
Commission # CC937326

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

In pursuance of Chapter 48.091 Florida Statutes, the following is submitted in compliance with said Act:

First- COLUMBIA FINANCIAL INTERNATIONAL, INC. desiring to organize under the laws of the State of Florida has named Robert O. Pinchuck located at 247 S. Ocean Blvd. - Boca Raton, FL 33432 as its agent to accept service of process within this state.

ACKNOWLEDGMENT; (MUST BE SIGNED BY DESIGNATED AGENT)

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

By: ______________________
Robert O. Pinchuck
(Resident Agent)

01 APR 11 AM 9:18
SECRETARY OF STATE
TALLAHASSEE FLORIDA