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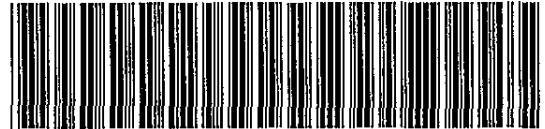
(Business Entity Name)

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05 APR -5 AM 9:14

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

4/12/05
BWK

STEVEN K. BAIRD, P.A.

ATTORNEY AT LAW

5981 N.E. Sixth Avenue
Miami, Florida 33137

phone (305) 757-6755
fax (305) 757-6756
e-mail skbpa@cs.com

April 4, 2005

Via FedEx

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

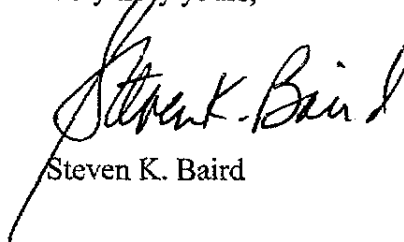
Re: Independent Financial Associates, Inc.

Ladies and Gentlemen:

Enclosed is an original and one (1) copy of the articles of incorporation for Independent Financial Associates, Inc. Also enclosed is our check in the amount of \$78.75 for the filing fees for incorporation and for the registered agent designation, as well as for a certified copy of the articles of incorporation.

Please send the certified copy of the articles to the undersigned.

Very truly yours,



Steven K. Baird

SKB:mjc
encl.
cc: Uriel Acevedo

ARTICLES OF INCORPORATION
OF
INDEPENDENT FINANCIAL ASSOCIATES, INC.

FILED
05 APR -5 AM 9:14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I
NAME

The name of the corporation shall be Independent Financial Associates, Inc.

ARTICLE II
PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 7441 Wayne Avenue, #7H, Miami Beach, Florida 33141.

ARTICLE III
PURPOSE OF THE CORPORATION

This corporation may engage in any activity or business permitted under the laws of the State of Florida.

ARTICLE IV
SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is one hundred (100) shares of common stock, with no par value.

ARTICLE V
INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Steven K. Baird, P.A.
5981 N. E. Sixth Avenue
Miami, Florida 33137

ARTICLE V
INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

Steven K. Baird
Steven K. Baird, P.A.
5981 N. E. Sixth Avenue
Miami, Florida 33137

ARTICLE VI
INITIAL DIRECTOR

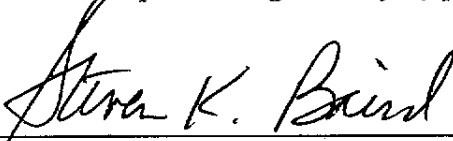
The number of directors shall be established as provided in the Bylaws of the Corporation. Initially the Corporation shall have one director, who shall be E. Uriel Acevedo, who shall serve until his successor(s) have been duly elected pursuant to the bylaws of the Corporation.



Steven K. Baird, Incorporator

ACCEPTANCE OF REGISTERED AGENT

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 K. Baird, Registered Agent
April 4, 2005