

# P96000040645

Necida Chakoff  
Requestor's Name

PO Box 341715  
Address

Coral Gables FL 33134  
City/State/Zip Phone #

700001811987  
-05/07/96--01150--015  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. \_\_\_\_\_  
(Corporation Name) (Document #)
2. \_\_\_\_\_  
(Corporation Name) (Document #)
3. \_\_\_\_\_  
(Corporation Name) (Document #)
4. \_\_\_\_\_  
(Corporation Name) (Document #)

☐ Walk in

☐ Pick up time \_\_\_\_\_

☐ Certified Copy

☐ Mail out

☐ Will wait

☐ Photocopy

☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

96 MAY -6 AM 10:56

## ARTICLES OF INCORPORATION

96 MAY -6 AM 10:56

*The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.*

### ARTICLE I NAME

The name of the corporation shall be:

**CITIZEN FINANCIAL SERVICE CORP.**

### ARTICLE II PRINCIPAL OFFICE

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

**330 SW 27th Avenue Suite #505  
Miami, Fl 33135**

**Mailing Address: P.O.Box 341715  
Coral Gables, Fl. 33134**

### ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: **The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is: 7,500 shares of voting common stock having a par value of one dollar (\$1.00) per share.**

### ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

**Nelcida Chakoff  
3807 Granada Blvd.  
Coral Gables, Fl 33134**

ADDENDUM: ARTICLES VI - XI.

ARTICLE VI - NATURE OF BUSINESS

The nature of the business or purposes to be conducted is to engage in or transact any or all lawful activities or businesses permitted under the laws of the United States, the State of Florida or any other state, country or territory or nation.

ARTICLE VII - TERM OF EXISTENCE:

This corporation shall exist perpetually.

ARTICLE VIII - BYLAWS

The Bylaws of the Corporation may be adopted, altered, amended or repealed by either the Stockholder(s) or Director(s).

ARTICLE IX - DIRECTOR LIABILITY

No Director of the Corporation shall be personally liable to the Corporation or its stockholders for monetary damages for breach of fiduciary duty as a director, except for liability (1) for any breach of a director's duty of loyalty to the Corporation or its stockholders (2) for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (3) under the provisions of the Florida General Corporation or (4) for any transaction from which the director derived an improper personal benefit.

ARTICLE X - INDEMNIFICATION

The Corporation shall indemnify any director, officer, or employee to the full extent permitted by law against all expense, liability and loss (including attorney's fees, judgments, fines, Employee Retirement Income Security Act of 1974, excise taxes or penalties and amounts paid or to be paid in settlement) reasonable incurred or suffered by such person in connection therewith and such indemnification shall continue as to a person who has ceased to be a director, officer, or employee or agent and shall inure to the benefit of his or her heirs, executors, and administrators; provided, however that the corporation shall indemnify any such person seeking indemnification in connection with a proceeding (or part thereof) initiated by such person only if such proceeding (or part thereof) initiated by such person was authorized by the Board of Directors of the corporation.

ARTICLE XI - PREEMPTIVE RIGHTS

Each Stockholder of this Corporation shall have the first rights to purchase shares (and securities convertible into shares) of any, kind or series of stock in this corporation that may from time to time be issued (whether or not presently authorized) including shares from the treasury of this corporation, in the ratio that the number of shares he or she holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not service it and pays for the shares preempted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and conditions of the issue of shares, and inviting him or her to exercise his or her preemptive rights. This right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

**ARTICLE V INCORPORATOR(S)**

See instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Nolcida Chakoff  
3807 Granada Blvd.  
Coral Gables, Fl. 33134

**ADDENDUM, ARTICLES VI TO XI. ATTACHED.**

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

01 day of May, 19 96.

(An additional article must be added if an effective date is requested.)

  
\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

**Notarization is not required**

**NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.**

**CERTIFICATE OF DESIGNATION OF  
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: CITIZEN FINANCIAL SERVICE, CORP.

2. The name and address of the registered agent and office is:

Nelcida H. Chakoff

(NAME)

3807 Granada Blvd

(P.O. Box or Mail Drop Box **NOT** ACCEPTABLE)

Coral Gables, Fl. 33134

(CITY/STATE/ZIP)

FILED  
96 MAY -6 AM 10:56  
TALLAHASSEE, FLORIDA

*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.*

  
(SIGNATURE)

5/1/96  
(DATE)