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HELFMAN & MEHR, P.A.

ATTORNEYS AT LAW

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GARY S. HELFMAN

PAUL F. MEHR

December 26, 1996

Secretary of State
Division of Corporations
The Capitol Building, room 2002
P.O. Box 6327
Tallahassee, FL 32301

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-12/31/96--01053--016
****122.50 ****122.50

Re: Community Federal Financial Corporation

Gentlemen:

Enclosed please find two originals of the Articles of Incorporation of Community Federal Financial Corporation, signed within five days. A bank check in the amount of \$122.50 is enclosed, representing the following:

Filing Fee	\$ 35.00
Certified Copy	52.50
Registered Agent	<u>35.00</u>
TOTAL	\$122.50

FILED
96 DEC 30 PM 1:11
TALLAHASSEE, FLORIDA

Please note that the effective date of incorporation is January 1, 1997. Please return the certified copy to the undersigned in the enclosed, self-addressed, stamped envelope.

Thank you very much for your cooperation in this matter.

Sincerely yours,

EFFECTIVE DATE

HELFMAN & MEHR, P.A.

By Mary S. Helfman/sdl
Gary S. Helfman, Esquire

GSH/sdl
Enclosures

Rmc
1/6/97

ARTICLES OF INCORPORATION
OF
COMMUNITY FEDERAL FINANCIAL CORPORATION

FILED
96 DEC 30 PM 1:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EFFECTIVE DATE

Jan 1, 1997

ARTICLE I - Name

The name of this corporation is COMMUNITY FEDERAL FINANCIAL CORPORATION.

Article II - Duration

This corporation shall have perpetual duration commencing on January 1, 1997.

Article III - Purpose

This corporation is organized for the purpose of transacting any or all lawful business.

Article IV - Capital Stock

This corporation is authorized to issue 7,500 shares of ONE DOLLAR (\$1.00) par value common stock.

Article V - Preemptive Rights

Every shareholder, upon the sale of any unissued stock of this corporation for cash, assets or other consideration, 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 - Principal Office; Mailing Address

The mailing address of this corporation is 850 NE 3rd Street, suite 209, Dania, Florida 33004.

Article VII - Initial Registered Office and Agent

The street address of the initial registered office of this

corporation is 850 NE 3rd Street, suite 209, Dania, Florida 33004, and the name of the initial registered agent of this corporation at that address is Allen Helfman.

Article VIII - Initial Board of Directors

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be fewer than one. The name and address of the initial director of this corporation is:
Allen Helfman, 850 NE 3rd Street, suite 209, Dania, FL 33004

Article IX - Incorporator

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

Allen Helfman
850 NE 3rd Street, suite 209
Dania, FL 33004

Article X - Indemnification

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

Article XI - By-Laws

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and Shareholders.

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 subscriber has executed

these Articles of Incorporation this 24th day of December, 1996.

Allen Helfman
Allen Helfman

STATE OF FLORIDA)

COUNTY OF BROWARD)

SS:

BEFORE ME, a notary public authorized to take acknowledgments in the State and County set forth above, personally appeared Allen Helfman, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County aforesaid this 24 day of December, 1996



Lynda Schulze
Notary Public, State of Florida
My Commission Expires:

Acceptance of Designation

The undersigned, Allen Helfman, hereby accepts the designation of himself as registered agent for this corporation and agrees to serve in compliance with all applicable Florida Statutes.

Allen Helfman
Allen Helfman