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LAW OFFICE  
of  
Wadie A. Zacca

2101 Ponce de Leon Boulevard  
Coral Gables, Florida 33134

Tel: (305) 444-6164  
Fax: (305) 444-6163

June 2, 1997

Department of State  
Division of Corporations  
409 East Gaines Street  
Tallahassee, Florida 32399

800002209848--9  
-06/12/97-01010-002  
\*\*\*\*122.50 \*\*\*\*122.50

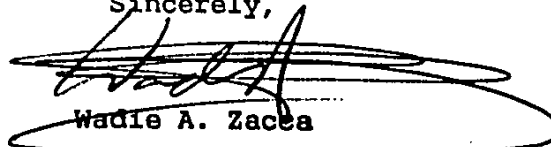
Re: COHAND ENTERPRISES, INC.  
Our File No.: 97-975

Secretary of State:

Please find enclosed the Articles of Incorporation for the above referenced corporation along with a check for \$122.50 which sum represents \$35.00 for Filing Fees; \$35.00 for Designation of Registered Agent; and, \$52.50 for a Certified Copy.

We shall await the Certified Copy of Incorporation.

Sincerely,

  
Wadie A. Zacca

/cc

enclosures

FILED  
97 JUN 12 PM 12:52  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

OK 6-12-97

**ARTICLES OF INCORPORATION**

**OF**

**COHAND ENTERPRISES, INC.**

**FILED**  
**97 JUN 12 PM 12:52**  
**SECRETARY OF STATE**  
**TALLAHASSEE, FLORIDA**

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

**ARTICLE I NAME**

The name of the corporation shall be:

**COHAND ENTERPRISES, INC.**

The principle place of business of this corporation shall be:

**16740 NE 9th Avenue, #802  
N. Miami, Florida 33162**

**ARTICLE II NATURE OF BUSINESS**

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

**ARTICLE III CAPITAL STOCK**

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is:

**500 shares  
at  
\$1.00 per share**

ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

LINDA CHISCANO, Pres./Sec. & Dir.: 16740 NE 9th Avenue, #802  
N. Miami, Florida 33162

ARTICLE VI INCORPORATOR(S)

The name(s) and street address(es) of the Incorporator(s) to these articles of incorporation is (are):


LINDA CHISCANO, 16740 NE 9th Avenue, #802  
N. Miami, Florida 33162

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 9th day of June, 1997.

  
LINDA CHISCANO

STATE OF FLORIDA     )  
                                  )  
COUNTY OF DADE     )

THE FOREGOING instrument was acknowledged and sworn to before me this 9th day of June, 1997 by LINDA CHISCANO of COHAND ENTERPRISES, INC.

  
Notary Public: MARK FLOMAN  
Seal:



MARK FLOMAN  
My Comm Exp. 9/23/98  
Bonded By Service Inc  
No. CC388238  
(1) Personally Known (1) Other

My Commission Expires:

**CERTIFICATE DESIGNATING**

**REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the Laws of the State of Florida, submits the following statement in designating the registered agent, in the State of Florida.

1. The name of the
2. The name and is:

**ARTICLES OF INCORPORATION**

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:

FIRST FEDERAL FINANCIAL ADVISORS, INC.

**ARTICLE II PRINCIPAL OFFICE**

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

13205 US HIGHWAY #1 SUITE 505  
JUNO BEACH, FL 33408

**ARTICLE III SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 SHARES

**ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS**

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

KEVIN MCCARTHY  
13205 US HIGHWAY #1 SUITE 505  
JUNO BEACH, FL 33408

**ARTICLE V INCORPORATOR**

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

KEVIN MCCARTHY  
13205 US HIGHWAY #1 SUITE 505  
JUNO BEACH, FL 33408

Signature/Incorporator

HAVING BY  
STATED CORPORA  
HEREBY AGREE  
COMPLY WITH  
AND COMPL  
AND OBLIG

(An additional article must be added if:

Having been named as registered agent in this certificate, I hereby agree to the provisions of

6/5/92  
Date

Alert, Discard

P97-52074

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Restart

P97-52074

Alert, Discard

P97-52074

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Law Office  
of  
Wadie A. Zacca

2101 Ponce de Leon Boulevard  
Coral Gables, Florida 33134

Tel: (305) 444-6164  
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June 2, 1997

Department of State  
Division of Corporations  
409 East Gaines Street  
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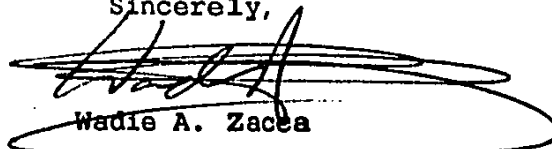
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Our File No.: 97-975

Secretary of State:

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We shall await the Certified Copy of Incorporation.

Sincerely,

  
Wadie A. Zacca

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enclosures

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SECRETARY OF STATE  
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QK 6-12-97

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**500 shares  
at  
\$1.00 per share**



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This corporation is to exist perpetually.

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The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

LINDA CHISCANO, Pres./Sec. & Dir.: 16740 NE 9th Avenue, #802  
N. Miami, Florida 33162

**ARTICLE VI INCORPORATOR(S)**

The name(s) and street address(es) of the Incorporator(s) to these articles of incorporation is (are):


LINDA CHISCANO, 16740 NE 9th Avenue, #802  
N. Miami, Florida 33162

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 9th day of June, 1997.

  
LINDA CHISCANO

STATE OF FLORIDA     )  
                                  )  
COUNTY OF DADE     )

THE FOREGOING instrument was acknowledged and sworn to before me this 9th day of June, 1997 by LINDA CHISCANO of COHAND ENTERPRISES, INC.

  
Notary Public: MARK FLOMAN  
Seal:



MARK FLOMAN  
My Comm Exp. 9/23/98  
Bonded By Service Inc  
No. CC388236  
(1) Personally Known (1) Known to Me

My Commission Expires:

**CERTIFICATE DESIGNATING**

**REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of Section 607.325, 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: **COHAND ENTERPRISES, INC.**
2. The name and address of the registered agent and office is:

LINDA CHISCANO  
16740 NE 9th Avenue, #802  
N. Miami, Florida 33162

FILED  
97 JUN 12 PM 12:52  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

  
Corporate officer: LINDA CHISCANO

Title: President

Date : 6/9/97

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THE CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISION OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA STATUTES.

SIGNATURE: 

LINDA CHISCANO

DATE: 6/9/97