

AUG. 26 '97 (TUE) 15:00

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FLORIDA DIVISION OF CORPORATIONS

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FROM: LEVINE & PARTNERS, P.A.
074677001117

ACCT#:

CONTACT: LIZ BREIER

PHONE: (305)372-1350

FAX #:

(305)372-1352

NAME: ATM BANCORP

AUDIT NUMBER.....H97000013562

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION OF
C.O.D. FINANCIAL SERVICES, INC.**

**ARTICLE I
NAME**

The name of the Corporation is C.O.D. FINANCIAL SERVICES, INC.

**ARTICLE II
DURATION**

This Corporation shall commence its existence upon the filing of these Articles of Incorporation and shall continue perpetually thereafter.

**ARTICLE III
PURPOSE**

This Corporation is organized for the purpose of transacting any and all lawful business under the laws of the State of Florida.

**ARTICLE IV
PRINCIPAL OFFICE**

The principal office of the corporation is: 1801 South Ocean Drive, Suite I, Hallandale, Broward County, Florida 33009.

**ARTICLE V
MAILING ADDRESS**

The mailing address of the corporation is: 1801 South Ocean Drive, Suite I, Hallandale, FL 33009.

Zina Simon
1110 Brickell Avenue, 7th Floor
Miami, Florida 33131
Telephone: (305) 372-1350

FA#: H97000013562

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ARTICLE VI
CAPITAL STOCK

This Corporation is authorized to issue 600 shares of \$1.00 par value common stock, which shall be designated "Common Shares."

ARTICLE VII
INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial Registered Office of this Corporation is 1801 South Ocean Drive, Suite I, Hallandale, FL 33009, and the name of the initial Registered Agent of this Corporation at that address is Philip E. Simon.

ARTICLE VIII
INCORPORATOR

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

<u>Name</u>	<u>Address</u>
Zina Simon	1110 Brickell Avenue 7th Floor Miami, FL 33131

ARTICLE IX
OFFICERS

The initial officer of the corporation is:

President:	Philip E. Simon
Secretary:	Jerry Mandel
Treasurer:	Jerry Mandel

ARTICLE X
POWERS

This corporation shall have all of the corporate powers enumerated in the Florida Business Corporation Act.

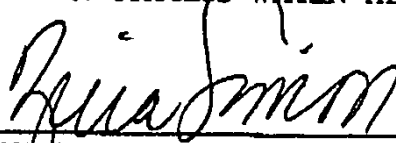
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CERTIFICATE DESIGNATING REGISTERED OFFICE
FOR SERVICE OF PROCESS
WITHIN THE STATE OF FLORIDA, NAMING REGISTERED AGENT
UPON WHOM PROCESS MAY BE SERVED

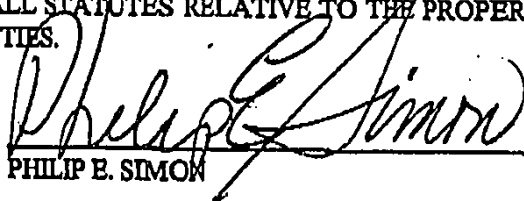
IN COMPLIANCE WITH SECTIONS 607.0501 AND 48.091, FLORIDA STATUTES,
THE FOLLOWING IS SUBMITTED:

THAT C.O.D. FINANCIAL SERVICES, INC., DESIRING TO ORGANIZE OR QUALIFY
UNDER THE LAWS OF THE STATE OF FLORIDA, HAS NAMED PHILIP E. SIMON,
LOCATED AT 1801 SOUTH OCEAN DRIVE, SUITE I, HALLANDALE, FL 33009, ITS
REGISTERED AGENT TO ACCEPT SERVICE OF PROCESS WITHIN THE STATE OF
FLORIDA.



ZINA SIMON
INCORPORATOR
AUGUST 26, 1997

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


PHILIP E. SIMON

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