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DECEMBER 17, 1997

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

000002376550--6
-12/18/97--01069--007
*****70.00 *****70.00

Re: INTEGRATED FINANCIAL DESIGNS, INC.

Dear Sir or Madam:

Enclosed please find proposed Certificate of Incorporation of the above entitled corporation. Please file the original and return confirmation of the filing to this office in the prepaid Federal Express envelope enclosed.

Also enclosed please find my firm's check in the amount of \$70.00 and for the filing fee in connection with the above.

Your prompt attention and consideration are greatly appreciated.

Very truly yours,

Lawrence A. Kirsch

Lawrence A. Kirsch

FILED
DEC 18 PM 12:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Handwritten signature/initials

97 DEC 18 PM 12:04
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

INTEGRATED FINANCIAL DESIGNS, INC.

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

ARTICLE I NAME

The name of the corporation is INTEGRATED FINANCIAL DESIGNS, INC.

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, county, 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: Two Hundred, (200), all of which shall be without par value.

ARTICLE IV TERMS OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

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

Ira Materetsky
19195 Mystic Point Drive
Apartment 2710
Aventura, Florida 33180

ARTICLE VI PRINCIPAL MAILING ADDRESS

The principal mailing address of the corporation shall be:

Gables Executive Office
26556 Jeune Road
Suite 500
Coral Gables, Florida 33134

ARTICLE VII INCORPORATOR

The name and street address of the incorporator to this articles of incorporation is:

Lawrence A. Kirsch
90 State Street
Albany, New York 12207

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 17th day of December, 1997.

Lawrence A. Kirsch

LAWRENCE A. KIRSCH

STATE OF NEW YORK)
COUNTY OF ALBANY) SS.:

The foregoing instrument was acknowledged and sworn to me before this 17th day of December, 1997 by the incorporator of INTEGRATED FINANCIAL DESIGNS, INC.

Wendy J. Henderson
Notary Public
My Commission Expires:

WENDY J. HENDERSON
Notary Public, State of New York
No. 01HE5031008
Qualified in Albany County
Commission Expires July 25, 19__

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: Integrated Financial Designs, Inc.

2. The name and address of the registered agent and office is:
Ira Matersky
19195 Mystic Point Drive - Apt 2710
(P. O. BOX NOT ACCEPTABLE)
Aventura, Florida 33180
(CITY/STATE/ZIP)

SIGNATURE

(Corporate Officer)

TITLE

Director

DATE

12/12/97

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 THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS 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

(Registered Agent)

DATE

12/12/97

FILED
97 DEC 18 PM 12:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA