

PG8000065706

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

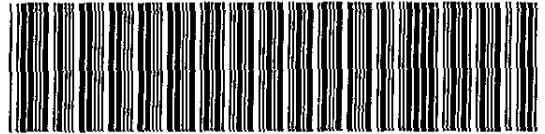
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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11/25/02--01035--003 **43.75

DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

02 NOV 25 PM 4:09

FILED

PS 12/3/02
Amend?

INTRACOASTAL FINANCIAL CORP

224 DATURA STREET SUITE 406 - WEST PALM BEACH, FL 33401

LICENSED MORTGAGE BROKERAGE BUSINESS

OFFICE (516) 835-0906

FAX (561) 835-0250

E.MAIL ICFCORP@AOL.COM

11/18/02

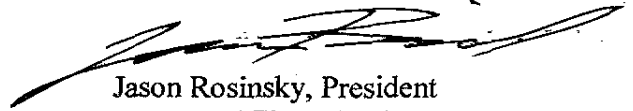
To Whom It May Concern:

Attached please find the 'Article of Amendment To Articles of Incorporation' for Intracoastal Financial Corp.

A check in the amount of \$43.75 is also enclosed. This is to cover the \$35.00 filing fee and the \$8.75 fee for a certified copy of the amendment.

If anything further is required to effect this 'Article of Amendment' please contact the undersigned.

Very Truly Yours,



Jason Rosinsky, President
Intracoastal Financial Corp
224 Datura Street Suite 406
West Palm Beach, FL 33401

P.S. The direct line for Jason Rosinsky is (561) 876-8027

Cc. file
Enc.

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

FILED

02 NOV 25 PM 4: 10

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Intracoastal Financial Corp.
(present name)

P98000065706

(Document Number of Corporation (If known))

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: *(indicate article number(s) being amended, added or deleted)*

To be added to Article V of articles of incorporation:

Esther Steckler, Officer - VP

61-17 215th Street

Bayside, NY 11364

Jason Rosinsky - President

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD: The date of each amendment's adoption: 11/18/02

FOURTH: Adoption of Amendment(s) (CHECK ONE)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____"
(voting group)

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 18th day of November, 2002

Signature _____

(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

Jason Rosinsky
(Typed or printed name)

Owner / President / Incorporator
(Title)