

9990001006666



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 476433 7197454

AUTHORIZATION :

Patricia Pignato

COST LIMIT : \$ 70.00

ORDER DATE : November 10, 1999

ORDER TIME : 4:52 PM

ORDER NO. : 476433-005

600003042086--7

CUSTOMER NO: 7197454

CUSTOMER: Mr. Joseph P. Andy
MR. JOSEPH P. ANDY
MR. JOSEPH P. ANDY
Suite 208
210 University Drive
Coral Springs, FL 33071

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 NOV 12 AM 11:01

DOMESTIC FILING

NAME: ~~1ST FINANCIAL OF SOUTH~~
~~FLORIDA, INC~~

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

99 NOV 12 AM 9:00

RECEIVED

CONTACT PERSON: Janine Lazzarini

EXAMINER'S INITIALS:

WGS-2611 *8* *11/17/99*



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

99 NOV 12 AM 11:01

November 15, 1999

CSC NETWORKS
1201 HAYS ST
TALLAHASSEE, FL 32301

SUBJECT: 1ST FINANCIAL OF BROWARD COUNTY, INC.
Ref. Number: W99000026112

RESUBMIT
Please give original
submission date as file date.

We have received your document for 1ST FINANCIAL OF BROWARD COUNTY, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6973.

Claretha Golden
Document Specialist

Letter Number: 899A00054758

RECEIVED
99 NOV 17 AM 9:54
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

99 NOV 12 AM 11:01

RESUBMIT
Please give original
submission date as file date.

November 12, 1999

CSC NETWORKS
1201 HAYS ST
TALLAHASSEE, FL 32301

SUBJECT: 1ST FINANCIAL OF SOUTH FLORIDA, INC.
Ref. Number: W99000026112

We have received your document for 1ST FINANCIAL OF SOUTH FLORIDA, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

If you have any further questions concerning your document, please call (850) 487-6915.

Pamela Hall
Document Specialist

Letter Number: 299A00054486

RECEIVED
99 NOV 15 AM 11:30
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

99 NOV 12 AM 11:01

ARTICLES OF INCORPORATION
OF

1ST FINANCIAL FEDERAL, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

1ST FINANCIAL FEDERAL, INC.

The address of the principal office of this corporation shall be 210 University Drive, #208, Coral Springs, Florida 33071 and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in 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 maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors are:

Joseph P. Andy 210 University Drive, #208
Dir. Coral Springs, Florida 33071

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

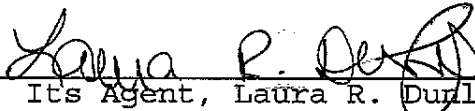
99 NOV 12 AM 11:01

ARTICLE VII. INCORPORATOR

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

The Company Corporation
1013 Centre Road
Wilmington, Delaware 19805

The undersigned incorporator has executed these
Articles of Incorporation on November 10, 1999.



Its Agent, Laura R. Dunlap
Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware
corporation authorized to transact business in this
State, having a business office identical with the
registered office of the corporation named above, and
having been designated as the Registered Agent in the
above and foregoing Articles, is familiar with and
accepts the obligations of the position of Registered
Agent under Section 607.0505, Florida Statutes.

By:



Its Agent, Laura R. Dunlap
Authorized Service Representative
Corporation Service Company

JLZ