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ACCOUNT NO. : 072100000032

REFERENCE : 304343 7280359

AUTHORIZATION :

COST LIMIT : \$ 70.00

FILED
2001 JUL 30 PM 6:35
SECRETARY OF STATE
TALLAHASSEE FLORIDA
Patricia

ORDER DATE : July 28, 2001

ORDER TIME : 1:54 PM

ORDER NO. : 304343-001

CUSTOMER NO: 7280359

300004508109--9

CUSTOMER: Ms. Karen M. Woods-campbell
Ms. Karen M. Woods-campbell

3259 Safe Harbor Lane

Lake Mary, FL 32746

DOMESTIC FILING

NAME: PROGRESSIVE FUNDING GROUP,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP
 ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janna Wilson - EXT. 1155
EXAMINER'S INITIALS:

RECEIVED
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
2001 JUL 30 PM 4:18
NOT INTENDED
TO ACKNOWLEDGE
SUFFICIENCY OF FILING

JW 7/31/01

FILED

2001 JUL 30 PM 4: 35

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION
OF

PROGRESSIVE FUNDING GROUP, 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:

PROGRESSIVE FUNDING GROUP, INC.

The address of the principal office of this corporation shall be P.O. Box 952348, Lake Mary, Florida 32795, 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 1,500 shares of common stock having no 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 two Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Karen Michele Woods-Campbell

P.O. Box 952348
Lake Mary, FL 32795

Donald Campbell, Sr.

Same Address

FILED

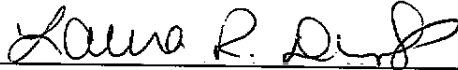
2001 JUL 30 PM 4:35

ARTICLE VII. INCORPORATOR

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

The Company Corporation
2711 Centerville Road Suite 400
Wilmington, Delaware 19808

The undersigned incorporator has executed these
Articles of Incorporation on July 30, 2001.

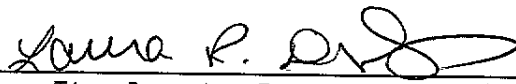


Its Agent, Laura R. Dunlap

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

TJW/JANNA WILSON