

P030000066731

(Requestor's Name)

Stuart Buchanan

P.O. Box 1331

Daytona Beach, Florida 32115

(City/State/Zip/Phone #)

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(Business Entity Name)

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05/12/03--01029--022 **78.75

FILED
03 JUN 16 PM 10:33
STATE
TALLAHASSEE FLORIDA

Department of the State
Division of Corporations
Corporate Records Bureau
P.O. Box 6327
Tallahassee, Florida 32301

RE: Northern Coastal Mitigation Bank, Corp.

Dear Sir or Madam:

Enclosed is an original and one (1) copy of the Articles of Incorporation for Northern Coastal Mitigation Bank, Corp.. Please file the original and return a certified copy to the undersigned at the address below.

Stuart Buchanan PO Box 1331 Daytona Beach, FL 32115
Also enclosed is a postal money order # *06-5965839/4* in the amount of \$78.75.

On May 2, 2003, the name availability was checked for NORTHERN COASTAL MITIGATION BANK, CORP., and was confirmed as being available. Please apply the check for \$78.75 for this name.

Yours truly,

Stuart A. Buchanan

Stuart A. Buchanan



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

May 19, 2003

STUART BUCHANAN
P.O. BOX 1331
DAYTONA BCH, FL 32115

SUBJECT: NORTHERN COASTAL MITGATION BANK, CORP.
Ref. Number: W03000014347

We have received your document for NORTHERN COASTAL MITGATION BANK, CORP. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Office of Financial Institutions, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Name Approval Request" form to be filled out and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Institutions, resubmit the document and approval letter to the Division of Corporations for filing.

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) 245-6925.

Cynthia Blalock
Document Specialist
New Filings Section

Letter Number: 103A00031068

Stuart A. Buchanan
P.O. Box 1331
Daytona Beach, Florida 32115
(386)453-3979

Ms. Cynthia Blalock, Document Specialist
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

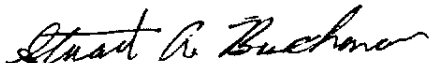
Re: Letter Number 103A00031068

Dear Ms. Blalock:

Please find enclosed our completed Corporate Name Approval Request with one copy as you requested. I have also enclosed a letter to the Division of Banking to be submitted with the form.

Please contact me if I may answer any questions that you may have, (386)453-3979.

Yours truly,


Stuart A. Buchanan,

Enclosure

**DEPARTMENT OF BANKING AND FINANCE
DIVISION OF BANKING**

CORPORATE NAME APPROVAL REQUEST

Pursuant to Section 655.922, Florida Statutes, no person other than a financial institution shall in this state transact business under any name or title that contains the words "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner.

A proposed corporate name should be definitive enough to differentiate the business to be conducted from that of a commercial bank, trust company, savings and loan association, savings bank, or credit union. For example, a mortgage-related business should use the word "mortgage" in its corporate name.

In order for the Department to consider your request for approval to use "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in your corporate title, and issue a no objection letter, please provide the following information:

- The corporate name proposed is:

Northern Coastal Mitigation Bank, Corp.

- The nature of the business to be transacted:

Wetland and salt marsh mitigation bank within the

Northern Coastal Basin (Volusia, Flagler, and St. John's counties)

- The proposed business will be located at:

1028 North U.S. 1

Ormond Beach, Fl.

32174

Street Address

City

State

Zip Code

Telephone

- List the principals involved in the proposed company:

Jay Lucas

Stuart Buchanan

Christopher Hurst

Contact Person:	Name	Address	Telephone
	Stuart Buchanan	P.O. Box 1331 Daytona Beach, FL 32115	386-453-3979

Return to:

Director
Division of Banking
101 East Gaines Street, Suite 636
Tallahassee, Florida 32399-0350
(850) 410-9111 (850) 410-9548 (fax)

03 JUN 16 PM 10:33
STATE
TALLAHASSEE, FLORIDA

FILED

**ARTICLES OF INCORPORATION
OF
NORTHERN COASTAL MITIGATION BANK, CORP.**

FILED
03 JUN 16 PM 10:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

ARTICLE ONE: NAME: The name of the corporation shall be NORTHERN COASTAL MITIGATION BANK, CORP.

ARTICLE TWO: DURATION: The term of existence of the corporation shall be perpetual.

ARTICLE THREE: PURPOSE: The purpose of the corporation is to transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act. NORTHERN COASTAL MITIGATION BANK, CORP., may also own, buy and sell parts of all of other businesses, real estate and investments; conduct research; develop equipment; design, construct, own, sell and lease equipment; and hold patents. NORTHERN COASTAL MITIGATION BANK, CORP., may do writing of all types, including printing, publishing, distributing, buying and selling; enter into textiles and their manufacture, distribution, sales, etc; and take advantage of any and all opportunities, ventures and spin-offs that are legally available.

ARTICLE FOUR: CAPITAL STOCK: The aggregate number of shares, which the corporation has authority to issue, is 100 shares, all of which shall be common shares with no par value. These shares are issued to the three incorporators listed in the amount of 50 shares for JAY LUCAS, 25 shares for STUART BUCHANAN, and 25 shares for CHRIS HURST.

ARTICLE FIVE: REGISTERED OFFICE: The street address of the initial Registered Office of the corporation is 1028 North U.S. 1 Highway 1, Ormond Beach, FL. 32174, and the name of the Registered Agent is JAY LUCAS.

ARTICLE SIX: DIRECTORS: The Board of Directors of the corporation shall consist of no less than one (1) and no more than four (4) members. The name and address of the initial Board of Directors is:

Jay Lucas – President
50 shares
1028 North U.S. Highway 1
Ormond Beach, Florida 32174

Chris Hurst – Vice President
25 shares
337 Euclid Avenue
Daytona Beach, Florida 32118

Stuart Buchanan – Treasurer/Secretary
25 shares
P.O. Box 1331
Daytona Beach, Florida 32115

ARTICLE SEVEN: INCORPORATORS: The incorporators of the corporation and the subscriber to these Articles of Incorporation is:

Jay Lucas – President
1028 North U.S. Highway 1
Ormond Beach, Florida 32174

Chris Hurst – Vice President
337 Euclid Avenue
Daytona Beach, Florida 32118

Stuart Buchanan – Treasurer/Secretary
P.O. Box 1331
Daytona Beach, Florida 32115

ARTICLE EIGHT: BY-LAWS AND ARTICLES OF INCORPORATION: The shareholders shall have the exclusive authority to formulate, approve, and/or amend By-Laws of the corporation and shall have the exclusive authority to formulate, approve, and/or adopt these amendments to these Articles of Incorporation.

ARTICLE NINE: COMMENCEMENT OF EXISTENCE: The corporation shall be deemed to commence its existence upon the filing of these Articles in the Office of the Secretary of State of Florida.

ARTICLE TEN: PRINCIPAL PLACE OF BUSINESS: The principal place of business for said corporation is: 1028 North U.S. 1 Highway 1, Ormond Beach, FL. 32174 and the mailing address is P.O. Box 1331 Daytona Beach, Florida 32115.

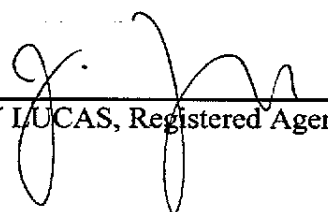
DESIGNATION OF REGISTERED OFFICE AND REGISTERED AGENT

NORTHERN COASTAL MITIGATION BANK, CORP., a Florida corporation, pursuant to Florida Statute 48.091, and its Articles of Incorporation, hereby designates JAY LUCAS, whose address is 1028 North U.S. 1 Highway 1, Ormond Beach, FL. 32174 as its Registered Agent and Registered Office for the service of process as required by law.

ACCEPTANCE

I, JAY LUCAS, of having been named in the foregoing Designation of Registered Agent by NORTHERN COASTAL MITIGATION BANK, CORP., a Florida corporation, and being fully advised and appraised of the duties of a Resident Registered Agent for the service of process as prescribed in Florida Statute 48.091, do hereby accept said designation and agree to accept service of process as Resident Registered Agent, to keep the office open during prescribed hours, to post my name in a conspicuous place in the office as required by law and to otherwise comply with the obligations of a Resident Registered Agent to maintain a Registered Office as heretofore indicated.

DATED this 2nd day of May 2003.


JAY LUCAS, Registered Agent

DATED this 2nd day of May 2003.



JAY LUCAS, Incorporator



STUART BUCHANAN, Incorporator



CHRIS HURST, Incorporator