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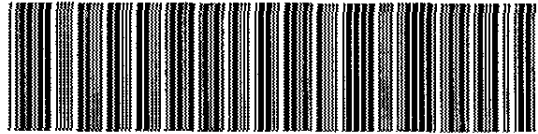
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CLERK OF STATE  
TALLAHASSEE, FLORIDA

D. WHITE SEP 19 2006



## Florida Incorporators, Inc.

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Mark S. Hankins  
President  
8875 Hidden River Pkwy Ste. 300  
Tampa, FL 33637

September 14, 2006

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

RE: Bay Coast Credit Inc.

Dear Corporate Specialist:

Enclosed is an original and one (1) copy of the Articles of Incorporation for the above-referenced corporation, and funds of \$78.75 representing the filing fee for same.

Please do not hesitate to contact the undersigned if there are any questions or concerns.

Sincerely,

Mark Hankins  
President

Articles Of Incorporation

OF

Bay Coast Credit Inc.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation is Bay Coast Credit Inc.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is ONE (1) and the name and address of the person who is to serve as director

until the first annual meeting of shareholders or until her successor is elected and qualified is:

Roger Rubin  
1200 Gulf Blvd Suite 702  
Clearwater, FL 33767

SEVENTH: The name and address of the incorporator is:

Mark Hankins  
8875 Hidden River Pkwy Ste. 300  
Tampa, FL 33637-2087


EIGHTH: The name and address of the initial registered agent and the initial registered office is:

Florida Incorporators, Inc.  
8875 Hidden River Pkwy Ste. 300  
Tampa, FL 33637-2087

NINTH: The mailing address and principal office of the corporation is:

Bay Coast Credit Inc.  
\*Roger Rubin  
1200 Gulf Blvd Suite 702  
Clearwater, FL 33767


DATED: September 14, 2006

  
\_\_\_\_\_  
MARK HANKINS  
Incorporator

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent of the corporation.

FLORIDA INCORPORATORS, INC.

By:   
MARK HANKINS, President

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA