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January 5, 1995

DEAR MR. EX-151

109 East Gaines Street
Tallahassee, Florida 32301

0000001372500
-01/06/95- 01064-011
***122.50 ***122.50

RE: Trans-Coastal Funding, Inc.

Gentlemen:

Enclosed is an original and one copy of Articles of Incorporation for the referenced corporation. Please file the original Articles and return to me one certified copy. Enclosed is a check in the amount of \$122.50, representing your filing fee.

Your prompt attention to this matter would be greatly appreciated. Thank you in advance for your cooperation. Should you have any questions, please contact me.

Very truly yours,

BOND, SCHOENECK & KING

By:

Betsy Courant
Betsy Courant
Legal Assistant

/bc
encls.

KANUJ L. KHOSLA

JAN 10 1995

**ARTICLES OF INCORPORATION
of
TRANS-COASTAL FUNDING, INC.**

ARTICLE I - NAME

The Corporation's name is Trans-Coastal Funding, Inc.

ARTICLE II - PURPOSE

The Corporation's purpose is to engage in any lawful activity or business.

ARTICLE III - PRINCIPAL OFFICE

The Corporation's street address and mailing address of the initial principal office is 1200 N. Federal Highway, Suite 200-23, Boca Raton, Florida 33432.

ARTICLE IV - CAPITAL STOCK

The Corporation is authorized to issue 7,500 shares of stock, with a par value of \$1.00 per share.

ARTICLE V - INITIAL OFFICE AND AGENT

The name and address of the Corporation's initial registered agent are Peter L. Dranchko at 1200 N. Federal Highway, Suite 200-23, Boca Raton, Florida 33432.

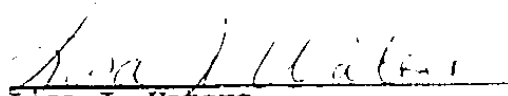
ARTICLE VI - INCORPORATOR

The name and address of the incorporator are Lisa J. Waters, 1200 N. Federal Highway, Suite 200-23, Boca Raton, Florida 33432.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The number of directors constituting the Corporation's initial board of directors is one (1) and the name and address of said director are: Lisa J. Waters, 1200 N. Federal Highway, Suite 200-23, Boca Raton, Florida 33432.

Dated: January 3, 1995


Lisa J. Waters
Incorporator

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OF THE FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the Corporation is Trans-Coastal Funding, Inc..
2. The names and addresses of the registered agent and office is

Peter L. Drenchko
1200 N. Federal Highway, Suite 200-23
Boca Raton, Florida 33432

Having been named as registered agent and to accept service of process for the above-stated Corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Dated: January 5, 1995



Peter L. Drenchko

FILED
JAN 10 1995
CLERK OF COURT
JAN 10 1995