

P9500005346

CONCORD FUNDING, INC.
57 S.W. 15TH COURT
BOCA RATON, FLORIDA 33486
JANUARY 6, 1995

FILED
95 JAN 18 PM 2:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DIVISION OF CORPORATIONS
SECRETARY OF STATE
STATE OF FLORIDA
TALLAHASSEE, FLORIDA 32399

700001383287
-01/18/95--01104--006
***122.50 ***122.50

RE: ARTICLES OF INCORPORATION
CONCORD FUNDING, INC.

DEAR SIR OR MADAM,

SUBMITTED HERewith ARE TWO (2) EXECUTED AND NOTARIZED ORIGINALS PLUS ONE COPY OF THE ARTICLES OF INCORPORATION OF CONCORD FUNDING, INC.; TWO EXECUTED AND NOTARIZED APPOINTMENT OF REGISTERED AGENT; AND A CHECK IN THE AMOUNT OF \$ 122.50 FOR THE REQUIRED FILING FEE.

IF ANY ADDITIONAL INFORMATION IS REQUIRED TO PROCESS OUR REQUEST FOR INCORPORATION UNDER THE LAWS OF THE STATE OF FLORIDA, PLEASE ADVISE.

VERY TRULY YOURS,

CONCORD FUNDING, INC.

BY Geoffrey Blackwell
GEOFFREY BLACKWELL, PRESIDENT

BROWN JAN 20 1995

ARTICLES OF INCORPORATION
OF
CONCORD FUNDING, INC.

FILED
95 JUN 18 PM 2-29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED INCORPORATORS TO THESE ARTICLES OF INCORPORATION, NATURAL PERSONS COMPETENT TO CONTRACT, HEREBY FORM A CORPORATION UNDER THE LAWS OF THE STATE OF FLORIDA.

FIRST: THE NAME OF THE CORPORATION IS:

CONCORD FUNDING, INC.

SECOND: THE CORPORATION MAY ENGAGE IN THE TRANSACTION OF ANY AND ALL LAWFUL ACTIVITY OR BUSINESS FOR WHICH CORPORATIONS MAY BE INCORPORATED AND PERMITTED UNDER THE LAWS OF THE UNITED STATES AND OF THE STATE OF FLORIDA.

THIRD: THE AGGREGATE NUMBER OF SHARES OF STOCK THAT THIS CORPORATION IS AUTHORIZED TO ISSUE IS FIVE HUNDRED (500) SHARES OF ONE CLASS ONLY; COMMON STOCK HAVING A PAR VALUE OF ONE DOLLAR (\$1.00) PER SHARE.

FOURTH: THE STREET ADDRESS OF THE INITIAL REGISTERED OFFICE OF THE CORPORATION IS 57 S.W. 15TH COURT, BOCA RATON, FLORIDA 33486 AND THE NAME OF THE INITIAL REGISTERED AGENT AT SUCH ADDRESS FOR THE CORPORATION SHALL BE GEOFFREY BLACKWELL. THIS IS ALSO THE PRINCIPAL OFFICE AND MAILING ADDRESS OF THE CORPORATION.

FIFTH: THE NUMBER OF DIRECTORS CONSTITUTING THE INITIAL BOARD OF DIRECTORS ARE TWO. THE NUMBER OF DIRECTORS MAY BE INCREASED OR DECREASED BY THE CORPORATION'S BY-LAWS.

SIXTH: THE NAMES AND ADDRESSES OF THE INITIAL MEMBERS OF THE BOARD OF DIRECTORS ARE:

NAME	ADDRESS
GEOFFREY BLACKWELL	57 S.W. 15TH COURT BOCA RATON, FLORIDA 33486
ROY KOZLIN	601 N.W. 38TH STREET POMPAÑO BEACH, FLORIDA 33064

SEVENTH: THE NAMES AND ADDRESSES OF THE INITIAL INCORPORATORS ARE AS FOLLOWS:

NAME	ADDRESS
GEOFFREY BLACKWELL	57 S.W. 15TH COURT BOCA RATON, FLORIDA 33486
ROY KOZLIN	601 N.W. 38TH STREET POMPANO BEACH, FLORIDA 33064

EIGHTH: THE NAMES AND ADDRESSES OF THE INITIAL OFFICERS OF THE CORPORATION ARE AS FOLLOWS:

NAME	ADDRESS
GEOFFREY BLACKWELL	57 S.W. 15TH COURT BOCA RATON, FLORIDA 33486
ROY KOZLIN	601 N.W. 38TH STREET POMPANO BEACH, FLORIDA 33064

IN WITNESS THEREOF, WE HAVE HEREUNTO SET OUR HANDS AND SEALS THIS 6TH DAY OF JANUARY 1995.

Geoffrey Blackwell (SEAL)
GEOFFREY BLACKWELL, PRESIDENT

Roy Kozlin (SEAL)
ROY KOZLIN, SECRETARY

STATE OF FLORIDA)

COUNTY OF PALM BEACH)

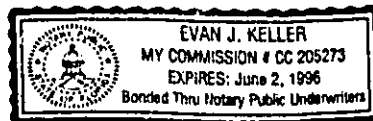
S.S.

I HEREBY CERTIFY THAT ON THIS 6TH DAY OF JANUARY 1995, BEFORE ME, A NOTARY PUBLIC DULY AUTHORIZED IN THE STATE AND COUNTY ABOVE NAMED TO TAKE ACKNOWLEDGMENTS, PERSONALLY APPEARED GEOFFREY BLACKWELL AND ROY KOZLIN, TO ME KNOWN TO BE THE PERSONS DESCRIBED AS THE INCORPORATORS IN AND WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION, AND ACKNOWLEDGED BEFORE ME THAT THEY SUBSCRIBED TO THOSE ARTICLES OF INCORPORATION AND THAT THE FACTS THEREIN ARE TRULY SET FORTH.

WITNESS MY HAND AND OFFICIAL SEAL AT BOCA RATON, PALM COUNTY, FLORIDA, THE DAY AND YEAR AFORESAID.



NOTARY PUBLIC



FILED
95 JAN 18 PM 2:29
TALLAHASSEE, FLORIDA

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

THE FOLLOWING IS SUBMITTED IN COMPLIANCE WITH APPLICABLE FLORIDA STATUTES:

CONCORD FUNDING, INC.

QUALIFIED TO DO BUSINESS UNDER THE LAWS OF THE STATE OF FLORIDA WITH ITS PRINCIPAL OFFICE AT 57 S.W. 15TH COURT, BOCA RATON, COUNTY OF PALM BEACH, STATE OF FLORIDA 33486, HAS APPOINTED GEOFFREY BLACKWELL, 57 S.W. 15TH COURT, BOCA RATON, COUNTY OF PALM BEACH, STATE OF FLORIDA 33486, TO ACCEPT SERVICE OF PROCESS WITHIN THIS STATE.

ACKNOWLEDGMENT:

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT TO ACT IN THIS CAPACITY, AND AGREE TO COMPLY WITH THE PROVISION OF SAID ACT RELATIVE TO KEEPING OPEN SAID OFFICE.

BY Geoffrey Blackwell (SEAL) DATE JANUARY 6, 1995

GEOFFREY BLACKWELL

REGISTERED AGENT FOR CONCORD FUNDING, INC.



State of Florida
County of Palm Beach

Evan J. Keller
NOTARY PUBLIC