795000017855

Secretary of State Tallahassee, Florida 32304

Re:

COASTAL HOME MORTGAGE CORP.

Enclosed herewith are the Articles of Incorporation of the proposed corporation indicated in the above caption.

Please prepare a certified copy of said Articles of Incorporation, endorse your approval thereon, and return the copy to us.

Enclosed also is a check in the amount of \$130.00 to cover the following:

- 1. Charter Tax
- 2. Filing Fee
- 3. Certified Copy
- 4. Registered Agent

We would appreciate your office processing this charter immediately. If, for any reason, a charter cannot be issued immediately for the proposed corporation, PLEASE CALL US COLLECT.

Very truly yours,

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Francisco J. Rodriguez 16969 N.W. 67th Ave/ Suite 202 Miami, Fl. 33015 (305).620-2643

W95-4208



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

Fobruary 24, 1995

FRANCISCO J. RODRIGUEZ 16969 N.W. 67TH AVE., SUITE 202 MIAMI, FL 33015

SUBJECT: COASTAL HOME MORTGAGE CORP.

Ref. Number: W95000004208

We have received your document for COASTAL HOME MORTGAGE CORP. and your check(s) totaling \$130.00. However, the enclosed document has not been filed and is being returned tor the following correction(s):

The document must include original signatures.

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

Please return 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 (904) 487-6928.

Agnes Bundick Corporate Specialist

Letter Number: 395A00008440

Secretary of State Tallahassee, Florida 32304

Re:

COASTAL HOME MORTGAGE CORP. 16969 N.W. 67th Ave. Suite 202 Minml, FL 33015

Enclosed herewith are the Articles of Incorporation of the proposed corporation indicated in the above caption.

Please prepare a certified copy of said Articles of Incorporation, endorse your approval thereon, and return the copy to us.

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Very truly yours,

Francisco J. Rodriguez 16969 N.W. 67th Ave/ Suite 202 Miami, Fl. 33015 (305).620-2643

ARTICLES OF INCORPORATION

1995 HAR - 3 PH 3: 00

OP

TALLAMAS ..., LORIDA

COASTAL HOME MORTGAGE CORP.

ARTICLE I.

CORPORATE NAME

The name of this Corporation shall be:

COASTAL HOME MORTGAGE CORP. 16969 N.W. 67th Ave Suite 202 Mlami, FL 33015 ARTICLE II.

NATURE OF CORPORATE BUSINESS

The Corporation may engage in any activity or business permitted under the laws of the United States and under the laws of the State of Florida.

ARTICLE III.

CAPITAL STOCK

This Corporation is authorized to issue a maximum of One Thousand (1,000) shares of stock. The shares of stock authorized shall be common stock having a par value of One (1) Dollar per share. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

ARTICLE IV.

INITIAL REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The Corporation's initial Registered Agent and

Registered Office in the State of Florida shall be:

FRANCISCO J. RODR. JUEZ 16969 N.W. 67th Ave. Suite 202 Miami, Fl. 33015

ARTICLE V.

BOARD OF DIRECTORS

The number of Directors may be altered from time to time by By-Laws adopted by the Stockholders. However, the Corporation shall have no loss than one (1) Director at any time.

ARTICLE VI.

INITIAL DIRECTOR

The name and post office address of the first Director of the Corporation is:

Namo

Address

FRANCISCO J. RODRIGUEZ

16969 N.W. 67th Ave. Suite 202

President

Miami, Fl. 33015

JOSE A. RAMIREZ

16969 N.W. 67th Ave. Suite 202 Miami, Fl. 33015

Vice- President

Secretary

ARTICLE VII.

INCORPORATOR

The name and post office address of the Incorporator executing these Articles of Incorporation is as follows:

Incorporator

Address

FRANCISCO J. RODRIGUEZ

16969 N.W. 67th Ave. Suite 202 Miami, Fl. 33015

The undersigned Incorporator, for the purpose of forming a corporation to do business within the State of Florida, does make and file these Articles of Incorporation hereby declaring and certifying that the facts stated are true.

FRANCISCO (J. RODRIGUEZ /) 16969 N.W. 67th Ave. Suite 202

Miami, Fl. 33015

FILLIO

1295 Feb. 3: 0:

STATE OF FLORIDA) COUNTY OF DADE) SS.:

BE IT REMEMBERED that on this day before me, a
Notary Public duly authorized in the State and County named
above to take acknowledgments, personally appeared
to me known to be the person described as the Incorporator

in the foregoing Articles of Incorporation, and he acknowledged before me that he executed said Articles of Incorporation.



JEANIE PULLES
My Connession GC300747
Families Aug. 08, 1997
(hondred by HA)
1800-422-1555

NOWARY PUBLIC

THE UNDERSIGNED hereby accepts the foregoing designation as initial Registered Agent and agrees to comply with the provisions of law applicable to said designation.

BY:

Registered Agent FRANZISCO J. KYDRIGUEZ

16969 N.W. 67th Ave. Suite 202

Miami, Fl. 33015

(305) 620-2643