

P95000052058

745 N Federal Hwy. Suite D
Stuart, FL 34994
Dec. 29, 1994

State of Florida
Bureau of Corporate Records
Tallahassee, Florida 32304

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-05/03/95--01173--002
****122.50 ****122.50

Gentlemen:

I am sending you the Articles of Incorporation of Atlantic Pacific Funding, Inc. to be filed with the State of Florida.

Also enclosed is a check in the amount of \$122.50 for the following fees:

Corporate filing fee:	\$35.00
Certificate designating registered agent	35.00
Certified copy	52.50

If you require any additional information in connection with this matter, please contact me.

Very truly yours,

Joanne Harris
Joanne Harris

Enc.

EFFECTIVE DATE
7-3-95

625
W95-9655

95 JUL -6 AM 11:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
FBI



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

May 8, 1995

JOANNE HARRIS
745 N FEDERAL HWY STE D
STUART, FL 34994

SUBJECT: ATLANTIC PACIFIC FUNDING, INC.
Ref. Number: W9500009655

We have received your document for ATLANTIC PACIFIC FUNDING, INC. and your check(s) totalling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The effective date is not acceptable since it is not within five working days of the date of receipt.

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) 487-6973.

AMANDA HERRING
Document Specialist

Letter Number: 295A00022799

ARTICLES OF INCORPORATION
OF
Atlantic Pacific Funding, Inc.

ARTICLE I -- NAME:

The name of the Corporation is: Atlantic Pacific Funding, Inc.

ARTICLE II -- DURATION:

The Corporation has perpetual existence commencing on the date of execution and acknowledgment of these Articles.

ARTICLE III -- PURPOSE:

This Corporation is organized for the purpose brokering loans and transacting any or all other lawful business.

ARTICLE IV -- INITIAL REGISTERED OFFICE AND AGENT:

The street address of the initial registered office of this Corporation is: 433 SE Skipper Lane
Port St. Lucie, FL 34984

The name and address of the initial Registered Agent of this Corporation is: Joanne Harris
433 SE Skipper Lane
Port St. Lucie, FL 34984

ARTICLE V -- PLACE OF BUSINESS:

The principal place of business of this Corporation shall be:
433 SE Skipper Lane
Port St. Lucie, FL 34984

The Board of Directors may from time to time move the principal office to any other address in Florida.

ARTICLE VI -- INITIAL BOARD OF DIRECTORS.

This Corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be less than one (1).

The name and address of the initial Director of this Corporation is:

Joanne Harris
433 SE Skipper Lane
Port St. Lucie, FL 34984

EFFECTIVE DATE
7-3-95

ARTICLE VII -- BY-LAWS.

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the Shareholders.

ARTICLE VIII -- OFFICERS:

The officers of this Corporation shall be as follows:

President	Joanne Harris
Secretary/Treasurer	Joanne Harris

ARTICLE IX -- EMPLOYEES:

The Board of Directors shall hire and fix the compensation of any and all employees which they, in their discretion, may determine to be necessary in the conduct of the business of the Corporation.

ARTICLE X -- CAPITAL STOCK AND INITIAL SHAREHOLDER:

The authorized capital stock of this Corporation shall be 1000 shares of common stock at 1.00 per share. Shares of 200 capital stock of this Corporation shall be issued to the following persons and in the amounts set opposite their names:

Joanne Harris	200 shares
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ARTICLE XI -- POWERS:

This Corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE XII -- AMENDMENT.

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the Shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation on this 3 day of July, 1995

Joanne Harris

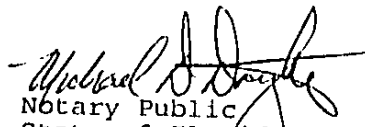
STATE OF FLORIDA:

COUNTY OF MARTIN:

Before me personally appeared Joanne Harris to me well known and known to me to be the person described in and who executed the Articles of Incorporation of Atlantic Pacific Funding, Inc. (the foregoing instrument), and acknowledged to me and before me that she executed said instrument for the purposes herein expressed.

WITNESS my hand and official seal this

My commission expires:


Notary Public
State of Florida at Large

(Notary Seal)



MICHAEL D. DOUGHTY
My Comm Exp. 3-19-96
Bonded By Service Ins. Co.
No. CC187675

ACCEPTANCE OF DESIGNATION
OF REGISTERED AGENT FOR
Atlantic Pacific Funding, Inc.

I, Joanne Harris, accept the designation of registered agent for Atlantic Pacific Funding, Inc.

Dated this 3 day of July, 1995.

