

DON REID, P.A.  
Attorney-at-Law

P960000 57106

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July 2, 1996

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

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-07/05/96--01007--010  
\*\*\*122.50 \*\*\*122.50

RE: ATLANTIC COAST FUNDING CORPORATION

Greetings:

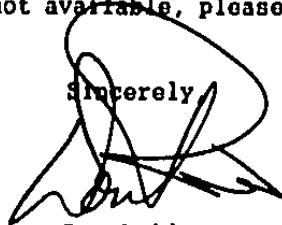
Enclosed are an original and a copy of the Articles of Incorporation of the above referenced corporation. Please file the original, indicate the filing date on the copy, and return the copy to me.

Also enclosed is a check covering the fees and charges for the items listed below, as indicated:

1. Articles of Incorporation filing fee, \$35.00
2. Certified copy of Articles of Incorporation, \$52.50.
3. Registered Agent Designation Filing Fee, \$35.00.

If the corporation name requested is not available, please call us immediately.  
Thank you for your cooperation.

Sincerely,



Don Reid

DWR:ww  
Encls.

FILED  
96 JUL -3 PM 1:19  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

GB 7/8/96

ARTICLES OF INCORPORATION  
OF  
ATLANTIC COAST FUNDING CORPORATION

FILED  
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SECRETARY OF STATE  
TALLAHASSEE FLORIDA

The undersigned subscribers heroby associate themselves to form a corporation:

ARTICLE I.

NAME: The name of this corporation is ATLANTIC COAST FUNDING CORPORATION

ARTICLE II.

NATURE OF BUSINESS: This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE III.

STOCK: This corporation is authorized to issue 100 shares of stock at \$1.00 value per share.

ARTICLE IV.

ADDRESS AND AGENT: The street address of the initial and principal office of this corporation is, 2948 N.E. 21ST WAY, GAINESVILLE, FLORIDA 32609. The name of the initial registered agent of this corporation is DON REID.

ARTICLE V.

DIRECTORS: This corporation shall have ONE director initially. The number of directors may be increased or decreased from time to time by the by-laws, but shall never be less than one. The name and address of the initial director of the corporation is:

GREG GRESH  
2948 N.E. 21ST WAY  
GAINESVILLE, FL 32609

ARTICLE VI.

AMENDMENTS: This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation of any amendment to them, and any right conferred on the

shareholders is subject to this reservation.

ARTICLE VII.

SUBSCRIBERS: The name and street address of each person signing these Articles of Incorporation as a subscriber is

GREG GRESH  
2948 N.E. 21ST WAY  
GAINESVILLE, FL 32609

ARTICLE VIII.

SECTION 1244 STOCK: The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as are necessary will be taken by the appropriate officers to accomplish this compliance.

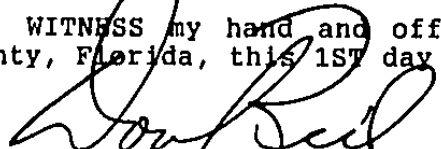
DATED THIS 1ST DAY OF JULY 1996.

  
\_\_\_\_\_

STATE OF FLORIDA  
COUNTY OF ALACHUA

BEFORE ME, the undersigned authority, personally appeared GREG GRESH to me known to be the person described in or who produced an identification \_\_\_\_\_, and who executed the foregoing Articles of Incorporation, and she acknowledged to and before me that she signed the same freely and voluntarily for the uses and purposes therein stated.

WITNESS my hand and official seal at GAINESVILLE, ALACHUA County, Florida, this 1ST day of JULY 1996.

  
\_\_\_\_\_  
Notary Public, State of Florida at Large



DON REID  
MY COMMISSION # CC475405 EXPIRES  
June 21, 1999  
BONDED THRU TROY FARM INSURANCE, INC.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE  
SERVICE OF PROCESS WITHIN FLORIDA, AND NAMING AGENT UPON WHOM  
PROCESS AUGUST BE SERVED:

In compliance with section 48.091, Florida Statutes, the  
following is submitted:

First, that ATLANTIC COAST FUNDING CORPORATION, desiring to  
organize or qualify under the laws of the State of Florida, with  
its principal place of business in the City of GAINESVILLE, County  
of ALACHUA, State of Florida, has named DON REID located at 2348  
N.E. 21ST WAY, GAINESVILLE, FLORIDA 32609, as its agent to accept  
service of process within the State of Florida.

DATED this 1ST day of JULY, 1996.

  
GREG GREST, Director

Having been named to accept service of process for the above  
stated corporation, at the place designated in this Certificate, I  
hereby agree to act in this capacity, and I further agree to comply  
with the provisions of all statutes relative to the proper and  
complete performance of my duties.

DATED this 1ST day of JULY, 1996.

  
DON REID, Registered Agent

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SECRETARY OF STATE  
TALLAHASSEE FLORIDA