

FROM: JETER & HOWLUS

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FLORIDA DIVISION OF CORPORATIONS

9:01 AM

((H96000010725))

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TO: DIVISION OF CORPORATIONS

FROM: JETER & HOWLUS, P.A.

DEPARTMENT OF REVENUE

10170 SAN JOSE BLVD

STATE OF FLORIDA

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DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: FIRST COAST MORTGAGE

FINANCIAL SERVICES, INC.

FAX AUDIT NUMBER: H96000010725

CURRENT STATUS: REQUESTED

DATE REQUESTED: 08/02/1996

TIME REQUESTED: 09:01:49

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NOTED BY: JETER & HOWLUS

96 AUG -2 AM 10:50

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ARTICLES OF INCORPORATION
(FS Section 607.0202)

The undersigned, acting as Incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

1. Name. The name of this corporation is First Coast Mortgage & Financial Services, Inc.

2. Principal Office/Mailing Address. The principal office of the corporation is 774 State Road 13, Suite 9 Jacksonville, Florida 32259. The mailing address of the corporation is 774 State Road 13, Suite 9, Jacksonville, Florida

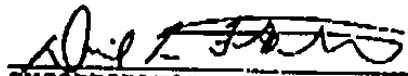
3. Shares. The number of shares the corporation is authorized to issue is 7,500 shares.

4. Initial Registered Office and Agent. The name and address of the initial registered agent and office of this corporation is: David L. Fitzpatrick, 774 State Road 13, Suite 9, Jacksonville, Florida 32259.

5. Incorporators. The name(s) and address(es) of each Incorporator(s) is:

Name	Address
David L. Fitzpatrick	774 State Road 13, Suite 9 Jacksonville, FL 32259

IN WITNESS WHEREOF, the undersigned Incorporator(s) has(ve) executed these Articles of Incorporation this 31st day of July, 1996.


INCORPORATOR

Having been named as registered agent for the above-stated corporation, 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 and I accept the duties and obligations of Section 607.0505, Florida Statutes.

PREPARED BY:
MICHAEL BOWLUS, ESQ.
Florida Bar No. 592862
10110 San Jose Boulevard
Jacksonville, Florida 32257


REGISTERED AGENT