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Charter Number Only

Requestor's Name

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Address

City State ZIP Phone

VALIDATION ONLY

97 FEB 27 AM 11:18
TALLAHASSEE, FLORIDA

FILED

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****122.50 ****122.50

CORPORATION(S) NAME

1st coastal mortgage corporation,
Inc.
1st Coastline Mortgage, Inc.



Empire Toll Free: 1-800-432-3028

<input checked="" type="checkbox"/> Profit	<input type="checkbox"/> NonProfit	<input type="checkbox"/> Amendment	<input type="checkbox"/> Merger
<input type="checkbox"/> Foreign	<input type="checkbox"/> Dissolution	<input type="checkbox"/> Mark	
<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Annual Report	<input type="checkbox"/> Other	97 FEB 27 AM 11:18
<input type="checkbox"/> Reinstate	<input type="checkbox"/> Reservation	<input type="checkbox"/> Change of Registered Agent	
<input checked="" type="checkbox"/> Certified Copy	<input type="checkbox"/> Photo Copies	<input type="checkbox"/> Certificate Under Seal	
<input type="checkbox"/> Call When Ready	<input type="checkbox"/> Call If Problem	<input type="checkbox"/> After 4:30	
<input checked="" type="checkbox"/> Walk In	<input type="checkbox"/> Will Wait	<input type="checkbox"/> Pick Up	<input type="checkbox"/> Mail Out

Name
Availability
Document Examiner
Updater
Verifier
Acknowledgment
W.P. Verifier

W99-4048

CERTIFIED COPY

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96 FEB 27 AM 10:07

FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

February 19, 1997

EMPIRE

TALLAHASSEE, FL

SUBJECT: 1ST COASTAL MORTGAGE CORPORATION, INC.
Ref. Number: W97000004048

We have received your document for 1ST COASTAL MORTGAGE CORPORATION, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

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 Lunt
Corporate Specialist

Letter Number: 497A00008842

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ARTICLES OF INCORPORATION OF
1ST COASTLINE MORTGAGE, INC.

97 FEB 27 AM 11:19

SEC. 1, MARSH STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

1ST COASTLINE MORTGAGE, INC.

ARTICLE II - DURATION

The duration of this corporation is perpetual.

ARTICLE III - PURPOSE

The purpose for which this corporation is organized is any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

17708 Long Ridge Road
Tampa, Florida 33647

ARTICLE V - DIRECTORS

The names and street addresses of the initial directors are:

Anthony Bikowski 14309 Brookmere Drive
Centreville, VA 20120

ARTICLE VI - SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1,000 shares of Class A common voting stock at \$1.00 par value per share.

ARTICLE VII - INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Jeffrey Paine, Esq.
500 S. Australian Avenue
Suite 120
West Palm Beach, FL 33401

ARTICLE VIII - INCORPORATOR

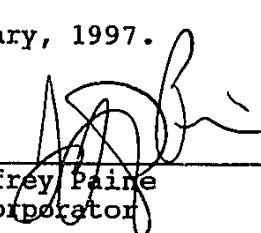
The name and street address of the incorporator to these Articles of Incorporation is:

Jeffrey Paine
500 S. Australian Avenue
Suite 120
West Palm Beach, FL 33401

ARTICLE IX - BY-LAWS

The By-Laws of the Corporation shall be initially adopted by the Board of Directors, and may be changed or repealed by the affirmative vote of a majority of the shareholders at any meeting.

Dated this 14 day of February, 1997.

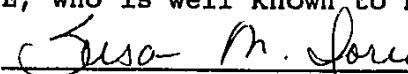


Jeffrey Paine
Incorporator

STATE OF FLORIDA

COUNTY OF PALM BEACH

I hereby certify that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, JEFFREY PAINE, who is well known to me.



Susan M. Iorio
Notary Public

My Commission Expires
(SEAL)



Susan M. Iorio
MY COMMISSION # CC546803 EXPIRES
April 10, 2000
ED TUTU TROY FARM INSURANCE, INC.
BONDED TROY TROY FARM INSURANCE, INC.

Susan M. Iorio
MY COMMISSION # CC546803 EXPIRES
April 10, 2000
ED TUTU TROY FARM INSURANCE, INC.

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE OF PROCESS WITHIN THIS STATE NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED**

The following is submitted pursuant to Section 48.09(1) and Section 607.034, Florida Statutes.

1ST COASTLINE MORTGAGE, INC. desiring to organize under the laws of the State of Florida, has named Jeffrey Paine, Esq., 500 S. Australian Avenue, Suite 120, West Palm Beach, Florida 33401, as its initial registered agent to accept service of process within this State.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above-stated corporation, at the above stated office within this State, I hereby accept to act in this capacity and agree to comply with the provisions of said statute relative to keeping the registered office of the corporation open from 10:00 a.m. to noon each day, except Saturdays, Sundays and legal holidays, and to post herein a sign designating the name of the corporation and the name of its registered agent.

Dated this 14 day of February, 1997.

Jeffrey Paine, Esq.

FILED

97 FEB 27 AMW: 19
JUDICIAL CIRCUIT STATE
OF FLORIDA
WEST PALM BEACH, FLORIDA