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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: ACE INDUSTRIES, INC.
CONTACT: PAM FRIEDMAN
PHONE: (305)358-2571

ACCT#: 070744001530

FAX #: (305)358-7832

NAME: GULF COAST FUNDING GROUP, INC.

AUDIT NUMBER.....H97000019787

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

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ARTICLES OF INCORPORATION

Article 1: Name of Corporation GULF COAST FUNDING GROUP, INC.
Address of Corporation 15 PARADISE PLAZA SUITE 336
SARASOTA, FLORIDA 34239

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000, with a par value of 0. (PAR VALUE IS NOT REQUIRED).

Article 3: REGISTERED AGENT: TIMOTHY R. ZIRKLE
and
REGISTERED OFFICE: 2537 RUSTIC OAK COURT
SARASOTA, FLORIDA 34232

I am familiar with and hereby accept the duties and responsibilities as Registered Agent for said corporation



Signature of Registered Agent

12/01/97

Date

Article 4: The BOARD of DIRECTORS are: (Board of Directors is NOT REQUIRED)
First listed is President. Second is Vice-President. Then, Sec/Treasurer.
1. TIMOTHY R. ZIRKLE 2. MICHELLE M. ZIRKLE
2537 RUSTIC OAK COURT 2537 RUSTIC OAK COURT
SARASOTA, FLORIDA 34232 SARASOTA, FLORIDA 34232

Article 5: The Name and Address of the INCORPORATOR is:

TIMOTHY R. ZIRKLE
2537 RUSTIC OAK COURT
SARASOTA, FL 34232

In witness whereof, I have subscribed my name


SIGNATURE OF INCORPORATOR

TIMOTHY R. ZIRKLE

Prepared by:
ace! Industries, Inc.
54 Northwest 11th St.
Miami, FL 33136
(305) 358-2571

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