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January 3, 1998

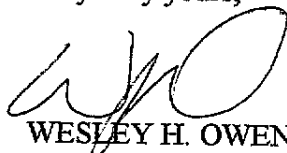
Department of State
Division of Corporations/Corporate Filings
P.O. Box 6327
Tallahassee, FL 32314

Re: Coastal Funding Group, Inc.

Dear Sir or Madam:

Enclosed are the original and one copy of the articles of incorporation and designation of registered agent for Coastal Funding Group, Inc. A check for seventy dollars (\$70.00) is also enclosed.

Very truly yours,


WESLEY H. OWENS

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1-13-98

ARTICLES OF INCORPORATION OF COASTAL FUNDING GROUP, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, adopt the following articles of incorporation:

ARTICLE ONE. NAME. The name of the corporation is Coastal Funding Group, Inc.

ARTICLE TWO. PRINCIPAL OFFICE. The street address of the initial principal office of the corporation is 108-A DeBarry Ave., Orange Park, Florida 32073.

ARTICLE THREE. CORPORATE DURATION. The duration of the corporation is perpetual.

ARTICLE FOUR. PURPOSE OR PURPOSES. The general purpose for which the corporation is organized is to transact any lawful business for which corporations may be incorporated under the Florida Business Corporation Act.

ARTICLE FIVE. CAPITALIZATION. The aggregate number of shares which the corporation is authorized to issue is one thousand. Such shares shall be of a single class and shall be without par value.

ARTICLE SIX. REGISTERED OFFICE AND AGENT. The street address of the initial registered office of the corporation is 351 Crossings Blvd., Suite 1022, Orange Park, Florida 32073, and the name of its initial registered agent at such address is Wesley H. Owens.

ARTICLE SEVEN. DIRECTORS. The number of directors constituting the corporation's initial board of directors is two. The name and address of each person who is to serve as a member of the initial board of directors is:

Nancy M. Boyd	108-A DeBarry Ave., Orange Park, Florida 32073
Terry G. Croutharmel	108-A DeBarry Ave., Orange Park, Florida 32073

ARTICLE EIGHT. INCORPORATORS. The name and address of each incorporator is:

Nancy M. Boyd	108-A DeBarry Ave., Orange Park, Florida 32073
Terry G. Croutharmel	108-A DeBarry Ave., Orange Park, Florida 32073

EXECUTED by the undersigned at 108-A DeBarry Ave., Orange Park, Florida 32073 on December 30, 1997.

Nancy M. Boyd
Nancy M. Boyd


Terry G. Croutharmel
Terry G. Croutharmel

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA:

1. The name of the corporation is Coastal Funding Group, Inc.
2. The name and address of the registered agent and office is: Wesley H. Owens, 351 Crossings Blvd., Suite 1022, Orange Park, Florida 32073.

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties and I am familiar with and accept the obligations of my position as registered agent.



Wesley H. Owens

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA