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TRANSMITTAL LETTER

Department of State
Divisions of Corporations
P.O. Box 6327
Tallahassee, FL 32314

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 APR -9 PM 7:37

SUBJECT: Coast To Coast Wholesale Mortgage Lending, Inc.
(Proposed corporate name-must include suffix)

Enclosed is an original and one copy of the articles of incorporation and
a check for: \$78.75 Filing Fee & Certificate

FROM: Coast To Coast Mortgage Lending, Inc.
Kathleen Everett - President
1620 #G Hercules Avenue
Clearwater, FL 33765
(727) 734-4663

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ARTICLES OF INCORPORATION

Coast To Coast Wholesale Mortgage Lending, Inc.

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ARTICLE I

The name of the corporation shall be COAST TO COAST WHOLESALE MORTGAGE LENDING, INC..

ARTICLE II

The address of the principal office is **1620#G Hercules Avenue, Clearwater, FL 33765**

ARTICLE III

The corporation shall be authorized to issue 1000 shares of common stock with par value of \$1000 per share.

ARTICLE IV

The original registered agent of the corporation shall be Kathleen Everett. The address of the initial registered agent shall be **1620#G Hercules Avenue, Clearwater, FL 33765**

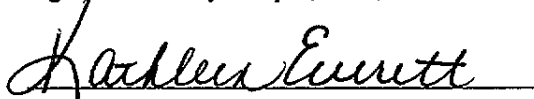
ARTICLE V

The name of the incorporator of this corporation is Kathleen Everett, **1620# G Hercules Avenue, Clearwater, FL 33765**

ARTICLE VI

The purpose of this business is to conduct any legal operation permitted by the Florida Corporation Act.

Signed this 6th day of April, 1999, in Pinellas County, FL, by



Kathleen Everett, Incorporator

REGISTERED AGENT'S ACCEPTANCE

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Kathleen Everett

April 6, 1999

Kathleen Everett, Registered Agent

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