State of Floring



Public Service Commission

-M-E-M-O-R-A-N-D-U-M-

DATE: February 17, 1999

TO: Division of Legal Services (Peña)

FROM: Walter D'Haes : leer, Director, Division of Telecommunications

RE: Docket No. 99 1085-TX Request For Approval Of Name Change

Coral Bay Finacial, Inc. d/b/a Express Title Loans has requested approval of name change on Alternative Local Exchange Certificate No. 5635 to Coral Bay Financial, Inc.

Since the change foes not involve a change in control or transfer of assets, it is my recommendation that the name change be acknowledged and that the certificate be reissued.

As required in Chapter 2.07, Section C.3 of the Administrative Procedures, this is to inform you that I concur with the name change on the Certificate of Public Convenience and Necessity No. 5635 from Coral Bay Financial, Inc. d/b/a Express Title Loans to Coral Bay Financial, Inc.

 Records and Reporting Communications (Pruitt)