

**Electronic Articles of Incorporation
For**

**P03000078502
FILED
July 16, 2003
Sec. Of State**

ATLANTIC COAST MORTGAGE, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

ATLANTIC COAST MORTGAGE, INC.

Article II

The principal place of business address:

4400 N. FEDERAL HWY.
SUITE 210
BOCA RATON, FL. 33431

The mailing address of the corporation is:

4400 N. FEDERAL HWY.
SUITE 210
BOCA RATON, FL. 33431

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

ONE

Article V

The name and Florida street address of the registered agent is:

RICHARD J SCHAFFER
2565 S OCEAN BLVD
UNIT 203N
HIGHLAND BEACH, FL. 33487

I certify that I am familiar with and accept the responsibilities of registered agent.

**P03000078502
FILED
July 16, 2003
Sec. Of State**

Registered Agent Signature: RICHARD J SCHAFFER

Article VI

The name and address of the incorporator is:

RICHARD J SCHAFFER
2565 S OCEAN BLVD
UNIT 203N
HIGHLAND BEACH, FL 33487

Incorporator Signature: RICHARD J SCHAFFER

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
RICHARD J SCHAFFER
2565 S OCEAN BLVD UNIT 203N
HIGHLAND BEACH, FL. 33487

Article VIII

The effective date for this corporation shall be:

07/16/2003