

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L04000035502
FILED 8:00 AM
May 11, 2004
Sec. Of State
alunt

Article I

The name of the Limited Liability Company is:
ATLANTIC COAST HOME LOANS, L.L.C.

Article II

The street address of the principal office of the Limited Liability Company is:
2755 NW 42ND PLACE
GAINESVILLE, FL. US 32605

The mailing address of the Limited Liability Company is:
2755 NW 42ND PLACE
GAINESVILLE, FL. US 32605

Article III

The purpose for which this Limited Liability Company is organized is:
MORTGAGE BROKER BUSINESS

Article IV

The name and Florida street address of the registered agent is:
JOSH J SIMMONS
2755 NW 42ND PLACE
GAINESVILLE, FL. 32605

Having been named as registered agent and to accept service of process for the above stated limited liability company 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.

Registered Agent Signature: JOSH J SIMMONS

Article V

The name and address of managing members/managers are:

Title: MGRM
JOSH J SIMMONS
2755 NW 42ND PLACE
GAINESVILLE, FL. 32605 US

Title: MGRM
ANATOLY S SENNIKOV
3476 NW 37TH AVENUE
GAINESVILLE, FL. 32605 US

Article VI

The effective date for this Limited Liability Company shall be:

05/10/2004

Signature of member or an authorized representative of a member

Signature: JOSH J SIMMONS

L04000035502
FILED 8:00 AM
May 11, 2004
Sec. Of State
alunt