Electronic Articles of Incorporation For

P03000066824 FILED June 16, 2003 Sec. Of State

ATLANTIC COAST FINANCE, 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 FINANCE, INC.

Article II

The principal place of business address:

3476 NW 37TH AVE SUITE A GAINESVILLE, FL. US 32605

The mailing address of the corporation is:

3476 NW 37TH AVE SUITE A GAINESVILLE, FL. US 32605

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:

Article V

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

ANATOLY S SENNIKOV 3476 NW 37TH AVE SUITE A GAINESVILLE, FL. 32605 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ANATOLY SENNIKOV

Article VI

The name and address of the incorporator is:

ANATOLY SENNIKOV 3476 NW 37TH AVE SUITE A GAINESVILLE, FL 32605

Incorporator Signature: ANATOLY SENNIKOV

Article VII

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

Title: P ANATOLY S SENNIKOV 3476 NW 37TH AVE SUITE A GAINESVILLE, FL. 32605 US

Title: VP AMANDA E ELWELL 3476 NW 37TH AVE SUITE A GAINESVILLE, FL. 32605 US