



F00000006668

January 23, 2001

Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

500003574865--1
-01/25/01--01074--004
*****43.75 *****43.75

Attention: Ms. Susan Payne

RE: Registration of Alternate Name

Dear Susan:

First of all, thank you for all your help with this. Attached please find our Corporate Resolution adopting the alternate name, in the state of Florida, of Atlantic Financial Services, Inc. to be used in lieu of our corporate name, Atlantic National Mortgage Corp.

The assigned document number originally given to Atlantic National Mortgage Corp F00000006668 and an account number of 072100000032. If this is to change, please me know.

Our check in the amount of \$43.75 is also attached, \$35.00 for the filing fee and \$8.75 the Certificate of Status which will be returned to this office.

If there is anything else you need, please call me at 856-924-2000, Ext. 2204.

Sincerely,


Regina Wessner
Assistant Vice President
Compliance and Licensing

*Adding alternate name due
to Florida banking
regulations -*

ATTACHMENTS

OK - FB

S. PAYNE JAN 26 2001

FILED
01 JAN 25 PM 3:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RESOLUTION OF
BOARD OF DIRECTORS

FILED
01 JAN 25 PM 3:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ATLANTIC NATIONAL MORTGAGE CORP.

RESOLVED that

Frank V. Pellegrini the President

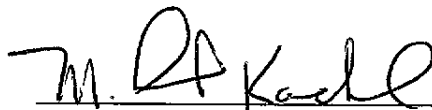
Michael W. Koehl the Executive Vice President

Of this corporation, or any one or more of them or their duly elected or appointed successors in office, be and each of them is hereby authorized and empowered in the name of and on behalf of **Atlantic National Mortgage Corp.** and under its corporate seal, from time to time while this resolution is in effect, to execute any and all amendments, agreements, contracts, assignments, endorsements and issue checks or any drafts, reports, mortgage documents, and other papers in connection with documents, and furnish any information required or deemed necessary or proper.

Further Resolved, that the Board of directors hereby authorizes the adoption of an alternate name, **Atlantic Financial Services, Inc.**, under which mortgage lending will be conducted in the state of Florida. Since the company has previously qualified as Atlantic National Mortgage Corp in the State of Florida, but due to Florida banking regulations which prohibits the use of the word "National," the adoption of an alternate name with the Secretary of State's office is necessary.

CERTIFICATION

I HEREBY CERTIFY that the foregoing is a true and correct copy of a resolution presented to and adopted by the Board of Directors of **Atlantic National Mortgage Corp. (doing business in the state of Florida as Atlantic Financial Services, Inc.)** at a meeting duly called and held at 1300 Route 73, Suite 211, Mt. Laurel, NJ 08054 on the 22nd of January, 2001 at which a quorum was present and voted, and that such quorum have been duly elected or appointed to, and are the present incumbents of the respective offices set after their respective names.



Michael W. Koehl, Corporate Secretary