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Ancient City Mortgage (Requestor's Name) 1100-4 Ponce De Leon B (Address)	NdS. 900064961209
St. Augustine Fl 32084 (City/State/Zip/Phone #)	02/07/06·01048003 **155
PICK-UP WAIT MAIL	EFFECTIVE DATE
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Articles of Organization Of FIRST COAST CLOSING SERVICES LLC.

THESE ARTICLES OF ORGANIZATION are submitted for the purpose of forming a Limited Liability Company pursuant to the Florida Limited Liability Company Act, Chapter 608, and Florida Statues, as the same may from time to time be amended. ARTICLE I – Name:

The name of the Limited Liability Company (the Company) will be:

"FIRST COAST CLOSING SERVICES LLC."

ARTICLE II - Term:

The existence of the company shall commence upon filing of these Articles of Organization as of February 1ST, 2006 with the Florida Department of State and its duration shall be perpetual unless and until dissolved as required by the Act or as provided in the regulations (as that term is herein defined)

ARTICLE III – Address:

The initial principal mailing address and street address of the principal office of the Limited liability Company is:

C/o: KARL VIERCK

1100-4 Ponce de Leon Blvd., ST. AUGUSTINE, FLORIDA, 32084

ARTICLE IV - Registered Agent, Registered Office, & Registered Agent's Signature:

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

KARL VIERCK

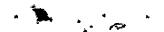
1100-4 PONCE DE LEON BLVD., ST. AUGUSTINE, FLORIDA, 32084

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 as provided for in chapter 80%, F.S.

Registered Agent's Signature

06 FEB -7 PM 4: 20

APTIONED



ARTICLE V – Additional members:

Additional members may be admitted upon the unanimous consent of all members and in accordance with the terms and conditions set forth in the regulations. The initial member are: Karl Vierck, John Wood, Cindy Chapman & Robert JL Laurence.

ARTICLE VI - Continuation:

In the event of the death, retirement, expulsion, bankruptcy or dissolution of a member or in the event which terminates the continued membership of a member in the Company, then upon the affirmative vote of a majority in interest of the remaining members to continue the Company within 90 days after the occurrence of such event, the Company shall not be dissolved and the business of the company shall be continued.

ARTICLE VII – Management:

The management of this Company shall at all times be vested in one or more managers. The names and address of the initial manager who shall serve until the first annual meeting of the members or until their successor (or successors) is, (are) elected by a majority interest of the members are as follows.

Name Address

KARL VERICK 1 AVISTA CIRCLE,. St. Aug., Fl., 32080

ARTICLE VIII - Regulations:

The members shall have the power to adopt, alter, amend or repeal regulations as contemplated by the Act (the "Regulations"). The Regulations adopted by the member(s) may be amended, repealed, or altered. New Regulations may be adopted from time to time, by the member (s)

ARTICLE IX – Limited Liability:

Except as otherwise expressly provided by the Act, no member, manager, officer, agent or employee of the Company shall be personally liable for the debts, obligations or liabilities of the Company, whether arising in contract, tort or otherwise, or for acts of omissions of any other member, manager, officer, agent or employee of the Company.

FIRST COAST CLOSING SERVICES LICENTED TO PROBLEM 1985 PER 1985 PER