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ACCOUNT NO. : 072100000032

REFERENCE: 970449 7304333

COST LIMIT : \$ 125.00

ORDER DATE : April 28, 2006

ORDER TIME : 9:23 AM

ORDER NO. : 070449-005

CUSTOMER NO: 7304333

DOMESTIC FILING

NAME: ATLAS MORTGAGE OF FLORIDA, LLC

EFFECTIVE DATE:

XX	ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP ARTICLES OF ORGANIZATION	
PLEASE	RETURN THE FOLLOWING AS PROOF OF FILING:	
XX	CERTIFIED COPY PLAIN STAMPED COPY CERTIFICATE OF GOOD STANDING	

CONTACT PERSON: Debbie Skipper - EXT. 2948

EXAMINER'S INITIALS:

ARTICLES OF ORGANIZATION OF ATLAS MORTGAGE OF FLORIDA, LLC, a Florida limited liability company

The undersigned, being the managing member of a limited liability company to be organized under the Florida Limited Liability Company Act, adopts and submits the following Articles of Organization for such limited liability company:

ARTICLE I NAME

The name of the limited liability company (the "Company") shall be ATLAS MORTO OF FLORIDA, LLC, a Florida limited liability company.

ARTICLE II PRINCIPAL PLACE OF BUSINESS

The mailing address and street address of the principal office of the Company shall be 4801 S. University Drive, Suite 305, Ft. Lauderdale, Florida 33328.

ARTICLE III REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered agent of the Company is 692 Goodlette Road North, Naples, Florida 34102, and the name of the initial registered agent at such address is Scott M. Ketchum, Esquire.

ARTICLE IV ADMISSION OF MEMBERS

The members of the Company may admit new members to the Company as more fully described in and subject to the terms, conditions and requirements set forth in the Company's Operating Agreement and Regulations. Newly admitted members shall have all of the rights and privileges as set forth in the Company's Operating Agreement and Regulations.

ARTICLE V EFFECTIVE DATE

The Company's effective date of existence shall begin on the date of filing of these Articles.

ARTICLE VI DURATION

The Company's duration shall be perpetual. Upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member, or any other event that would terminate the continued membership of a member in the Company, the remaining members shall have the right to continue the business of the Company as provided in the Operating Agreement and Regulations.

ARTICLE VII ADOPTION OF OPERATING AGREEMENT AND REGULATIONS

The initial Operating Agreement and Regulations of the Company shall be adopted by its initial members. The Operating Agreement and Regulations may contain any provisions for the regulation and management of the affairs of the Company not inconsistent with law or these Articles of Organization.

ARTICLE VIII INITIAL MANAGER

The Company will be managed by a manager or managers, who shall be designated, appointed or elected as more fully described in the Operating Agreement and Regulations. The initial number of managers of the Company shall be one (1). The number of managers may be decreased or increased in accordance with the terms of the Operating Agreement and Regulations. The name and business address of the member who shall serve as manager until his successors are elected and qualified is:

Dustin D. Ketchum

2840 West Lake Vista Circle Davie, Florida 33328

IN WITNESS WHEREOF, the undersigned, being the Authorized Agent of the Company, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, has executed these Articles of Organization as of this 27 day of April, 2006.

ATLAS MORTGAGE OF FLORIDA, LLC, a Florida limited liability company

Dugtin D. Votobum

Its: Manager

ACCEPTANCE BY REGISTERED AGENT

I, SCOTT M. KETCHUM, ESQUIRE having and to accept service of process for ATLAS MORTGAGE OF PLOACE company to be organized under the Florida Limited Liability Company Act, hereby 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 am familiar with and accept the designations of my position as Registered Agent.

SCOTT M. KETCHUM, ESQUIRE