Electronic Articles of Incorporation For

P04000036540 FILED February 26, 2004 Sec. Of State

ATLANTIC CAPITAL MORTGAGE SERVICES CORPORATION

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 CAPITAL MORTGAGE SERVICES CORPORATION

Article II

The principal place of business address:

5536 HANSEL ST ORLANDO, FL. 32806

The mailing address of the corporation is:

5536 HANSEL ST ORLANDO, FL. 32806

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: 10000

Article V

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

JAMES M BAXTER 5920 HOG SNAPPER LN ORLANDO, FL. 32822 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JAMES M BAXTER

Article VI

The name and address of the incorporator is:

JAMES M BAXTER 5920 HOG SNAPPER LN ORLANDO, FL 32822

Incorporator Signature: JAMES M BAXTER

Article VII

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

Title: P JASON H BUCHER 3828 CASSIA DR ORLANDO, FL. 32828

Title: S,T JAMES M BAXTER 5920 HOG SNAPPER LN ORLANDO, FL. 32822

Article VIII

The effective date for this corporation shall be:

02/23/2004