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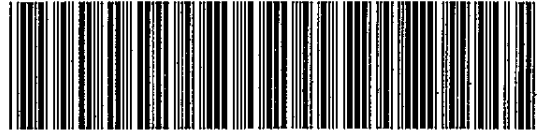
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## TRANSMITTAL LETTER

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

**SUBJECT:** ATLANTIC COAST FINANCIAL MORTGAGE GROUP, INC.  
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00      ☐ \$78.75  
Filing Fee      Filing Fee  
                    & Certificate of Status

<input type="checkbox"/> \$78.75 Filing Fee & Certified Copy	<input checked="" type="checkbox"/> \$87.50 Filing Fee, Certified Copy & Certificate of Status
<b>ADDITIONAL COPY REQUIRED</b>	

**FROM:** KRISTEN M. NUSS  
Name (Printed or typed)

1217 SOUTH FLAGLER DRIVE, THIRD FLOOR  
Address

WEST PALM BEACH, FLORIDA 33401  
City, State & Zip

561-659-1935 Extension 109  
Daytime Telephone number

**NOTE: Please provide the original and one copy of the articles.**

## ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

### **ARTICLE I NAME**

The name of the corporation shall be:

ATLANTIC COAST FINANCIAL MORTGAGE GROUP, INC.

### **ARTICLE II PRINCIPAL OFFICE**

The principal place of business/mailing address is:

1217 SOUTH FLAGLER DRIVE, THIRD FLOOR, WEST PALM BEACH, FLORIDA 33401

### **ARTICLE III PURPOSE**

The purpose for which the corporation is organized is:

CORRESPONDENT MORTGAGE LENDING AND ANY OTHER LAWFUL BUSINESS

### **ARTICLE IV SHARES**

The number of shares of stock is:

1000

### **ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS**

List name(s), address(es) and specific title(s):

KRISTEN M. NUSS - PRESIDENT

1217 SOUTH FLAGLER DRIVE, THIRD FLOOR, WEST PALM BEACH, FLORIDA 33401

### **ARTICLE VI REGISTERED AGENT**

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

THOMAS J. LYNCH

1217 SOUTH FLAGLER DRIVE, THIRD FLOOR, WEST PALM BEACH, FLORIDA 33401

### **ARTICLE VII INCORPORATOR**

The name and address of the Incorporator is:

GARRY D. SMITH, JR.

1217 SOUTH FLAGLER DRIVE, THIRD FLOOR, WEST PALM BEACH, FLORIDA 33401

\*\*\*\*\*

*Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity*

  
\_\_\_\_\_  
Signature/Registered Agent

03/18/2004

\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature/Incorporator

03/18/2004

\_\_\_\_\_  
Date

FILED  
04 MAR 29 PM 4:02  
SECRETARY OF STATE  
PALM BEACH, FLORIDA