

**Electronic Articles of Incorporation
For**

P04000097197
FILED
June 25, 2004
Sec. Of State
nculligan

ATLANTIC HOME LENDING, INC.

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 HOME LENDING, INC.

Article II

The principal place of business address:

10523 SW 40TH STREET
MIAMI, FL. 33165

The mailing address of the corporation is:

414 MAHOGANY CIRCLE
KEY LARGO, FL. 33037

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:

500

Article V

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

DELIA VIERA
414 MAHOGANY CIRCLE
KEY LARGO, FL. 33037

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DELIA VIERA

Article VI

The name and address of the incorporator is:

DELIA VIERA
414 MAHOGANY CIRCLE
KEY LARGO, FL. 33037

Incorporator Signature: DELIA VIERA

Article VII

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

Title: PDT
DELIA VIERA
414 MAHOGANY CIRCLE
KEY LARGO, FL. 33037