

**Electronic Articles of Incorporation
For**

P08000011270
FILED
January 30, 2008
Sec. Of State
jshivers

ATLANTIC COAST 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 COAST LENDING, INC.

Article II

The principal place of business address:

1925 SOUTH 14TH STREET
FERNANDINA BEACH, FL. 32034

The mailing address of the corporation is:

1925 SOUTH 14TH STREET
FERNANDINA BEACH, FL. 32034

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:

LINDA K RUSSO
1925 SOUTH 14TH STREET
FERNANDINA BEACH, FL. 32034

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

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Registered Agent Signature: LINDA K. RUSSO

Article VI

The name and address of the incorporator is:

LINDA K. RUSSO
1925 SOUTH 14TH STREET

FERNANDINA BEACH, FL 32034

Incorporator Signature: LINDA K. RUSSO

Article VII

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

Title: P/VP
LINDA K RUSSO
1925 SOUTH 14TH STREET
FERNANDINA BEACH, FL. 32034

Title: S/T
LINDA K RUSSO
1925 SOUTH 14TH STREET
FERNANDINA BEACH, FL. 32034