Electronic Articles of Incorporation For

P08000041180 FILED April 23, 2008 Sec. Of State dwhite

ATLANTIC COAST MORTGAGE GROUP WHOLESALE, 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 MORTGAGE GROUP WHOLESALE, INC.

Article II

The principal place of business address:

790 E. BROWARD BLVD. SUITE 302 FORT LAUDERDALE, FL. 33301

The mailing address of the corporation is:

790 E. BROWARD BLVD. SUITE 302 FORT LAUDERDALE, FL. 33301

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: 1000

Article V

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

LAWRENCE A. LEVINE, P.A. 790 E. BROWARD BLVD. SUITE 302 FORT LAUDERDALE, FL. 33301 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: HOWARD A. LEVINE, AUTHORIZED AGENT dwhite

Article VI

The name and address of the incorporator is:

HOWARD A. LEVINE 790 E. BROWARD BLVD SUITE 302 FORT LAUDERDALE, FL 33301

Incorporator Signature: HOWARD A. LEVINE

Article VII

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

Title: P HOWARD A LEVINE 790 E. BROWARD BLVD - SUITE 302 FORT LAUDERDALE, FL. 33301

Title: VP CHRISTOPHER A BLANTON 790 E. BROWARD BLVD - SUITE 302 FORT LAUDERDALE, FL. 33301

Article VIII

The effective date for this corporation shall be:

04/23/2008