

L00000010373

GEORGE G. PAPPAS, P.A.
Attorneys at Law

901 N. Hercules Ave., Ste. D
Clearwater, FL 33765

Ofc. (727) 298-8880
Fax (727) 298-8885

August 16, 2000

Secretary of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

900003371899-1
--08/24/00--01067--013
***160.00 ***160.00

RE: Future Mortgage & Title, L.C.

Dear Sir/Madam:

I am enclosing herewith an original copy of Articles of Organization for the above-named limited liability company along with a check in the sum of \$160.00 to cover the following:

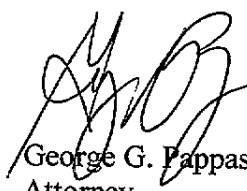
Filing fee \$100.00
Registered Agent Fee . . . 25.00
Certified copy of Record . 30.00
Certificate of Status5.00

FILED
00 AUG 24 PM 5:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Please file the original of the enclosed Articles of Organization and send confirmation to the undersigned.

Your prompt attention to this matter would be appreciated.

Very truly yours,


George G. Pappas
Attorney

GGP/gc
Enc.

L00-10373
SEARCHED
SERIALIZED
INDEXED
FILED
AUG 24 2000
TALLAHASSEE, FLORIDA
W. J. Verijer

ARTICLES OF ORGANIZATION OF
FUTURE MORTGAGE & TITLE, L.C.

The undersigned certify that we have associated ourselves together for the purpose of becoming a limited liability company under the laws of the State of Florida, providing for the formation, rights, privileges, and immunities of limited liability companies for profit. We further declare that the following Articles shall serve as the Charter and authority for the conduct of business of the limited liability company.

ARTICLE I: NAME AND PRINCIPAL PLACE OF BUSINESS

The name of the limited liability company shall be Future Mortgage & Title, L.C., and its principal office and mailing address shall be located at 3281 State Rd. 584, Palm Harbor, FL 34684, but it shall have the power and authority to establish branch offices at any other places as the members may designate.

ARTICLE II: PURPOSES AND POWERS

In addition to the powers authorized by the laws of the State of Florida for limited liability companies, the general nature of the business or businesses to be transacted, and which the limited liability company is authorized to transact, shall be as follows:

1. To engage in any activity incident to the issuance of title policies and to perform core title services and/or the performance of closing and escrow services performed in the conveyance of real property interests.

2. In general, to carry on any and all incidental business to the activities set forth above; to have and exercise all the powers conferred by the laws of the State of Florida, and to do any and all things set forth in these Articles to the same extent as a natural person might or could do.

3. To purchase or otherwise acquire, undertake, carry on, improve, or develop, all or any of the business, good will, rights, assets, and liabilities of any person, firm, association, or corporation carrying on any kind of business of a similar nature to that which this limited liability company is authorized to carry on, pursuant to the provisions of these Articles; and to hold, utilize, and in any manner dispose of the rights and property so acquired.

4. To enter into and make all necessary contracts for its business with any person, entity, partnership, association, corporation, domestic or foreign, or of any domestic or foreign state,

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
09 AUG 24, PM 5:00
FILED

government, or governmental authority, or of any political or administrative subdivision, or department, and to perform and carry out, assign, cancel, or rescind any of such contracts.

5. To act as a mortgage lender and to provide financing and other ancillary services incident to the sale and purchase of real property interests.

6. To exercise all or any of the limited liability company powers, and to carry out all or any of the purposes, enumerated in these Articles and otherwise granted or permitted by law, while acting as agent, nominee, or attorney-in-fact for any persons or corporations, and perform any service under contract or otherwise for any corporation, joint stock company, association, partnership, firm, syndicate, individual, or other entity, and in this capacity or under this arrangement develop, improve, stabilize, strengthen, or extend the property and commercial interest of the property and to aid, assist, or participate in any lawful enterprise in connection with or incidental to the agency, representation, or service, and to render any other service or assistance it may lawfully do under the laws of the State of Florida, providing for the formation, rights, privileges, and immunities of limited liability companies for profit.

7. To do everything necessary, proper, advisable, or convenient for the accomplishment of any of the purposes, or the attainment of any of the objects, or the furtherance of any of the powers set forth in these Articles, either alone or in association with others incidental or pertaining to, or going out of, or connected with its business or powers, provided the same shall not be inconsistent with the laws of the State of Florida.

The several clauses contained in this statement of the general nature of the business or businesses to be transacted shall be construed as both purposes and powers of this limited liability company, and statements contained in each clause shall, except as otherwise expressed, be in no way limited or restricted by reference to or inference from the terms of any other clause. They shall be regarded as independent purposes and powers.

Nothing contained in these Articles shall be deemed or construed as authorizing or permitting, or purporting to authorize or permit the limited liability company to carry on any business, exercise any power, or do any act which a limited liability company may not, under Florida laws, lawfully carry on, exercise, or do.

00 AUG 24 PM 5: 00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

ARTICLE III: EXERCISE OF POWERS

All limited liability company powers shall be exercised by or under the authority of, and the business and affairs of this limited liability company shall be managed under the direction of, the members of this limited liability company. This Article may be amended from time to time in the regulations of the limited liability company by a unanimous vote of the members of the limited liability company.

ARTICLE IV: MANAGEMENT

This limited liability company shall be managed by Secure Title & Investments, Inc. The name and address of the manager who shall serve or until their successors are elected and qualified are as follows:

Secure Income & Investments, Inc., 3281 State Rd. 584, Palm Harbor, FL 34684

ARTICLE V: MEMBERSHIP RESTRICTIONS

Members shall have the right to admit new members by unanimous consent. Contributions required of new members shall be determined as of the time of admission to the limited liability company.

A member's interest in the limited liability company may not be sold or otherwise transferred except with unanimous written consent of all members.

On the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member, or the occurrence of any other event that terminates the continued membership of a member in the limited liability company, the remaining members shall have the right to continue the business on unanimous consent of the remaining members.

ARTICLE VI: CAPITAL CONTRIBUTIONS

Capital contributions in the amount of \$5,000.00 (Five Hundred) Dollars cash shall be paid to the limited liability company by the members prorata with their membership interest. Additional contributions will be made as required for investment purposes, as determined by unanimous consent of the members. Members will make contributions in equal shares.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
00 AUG 24 PM 5:00

FILED

ARTICLE VII: PROFITS AND LOSSES

(a). Profit Sharing. The members shall be entitled to the net profits arising from the operation of the limited liability company business that remain after the payment of the expenses of conducting the business of the limited liability company. Each member shall be entitled to the distributive share of the profits based upon their respective membership percentage specified as follows:

Donald Merskin	60%
Secure Income & Investments, Inc.	30%
George G. Pappas	10%

The distributive share of the profits shall be determined and paid to the members each year on or before the forty-fifth day following the closing of the businesses fiscal year.

(b). Losses. All losses that occur in the operation of the limited liability company business shall be paid out of the capital of the limited liability company and the profits of the business. Losses shall be allocated to each member according to their respective membership percentage.

ARTICLE VIII: DURATION

This limited liability company shall exist until dissolved in a manner provided by as provided in the regulations adopted by the members.


ARTICLE IX: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The address of the initial registered office of the limited liability company is 901 N. Hercules Ave., Ste. D, Clearwater, FL 33765, and the name of the company's initial registered agent at that address is George G. Pappas, P.A.

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I

FILED
NO AUG 24 PM 5:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

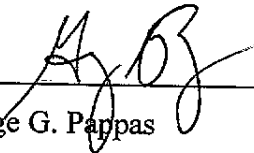
am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 608, F.S.



George G. Pappas, P.A.

The undersigned, being the organizing member of the limited liability company, certify that this instrument constitutes the proposed Articles of Organization of Future Mortgage & Title, L.C.

Executed by the undersigned at Pinellas County, Florida on this 18th day of August, 2000.



George G. Pappas

FILED
00 AUG 24 PM 5:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA