

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L04000067845
FILED 8:00 AM
September 15, 2004
Sec. Of State
gharvey

Article I

The name of the Limited Liability Company is:

FIRST COLONIAL HOME MORTGAGE LLC

Article II

The street address of the principal office of the Limited Liability Company is:

9482 JOEL DRIVE
SEMINOLE, FL. US 33777

The mailing address of the Limited Liability Company is:

9482 JOEL DRIVE
SEMINOLE, FL. US 33777

Article III

The purpose for which this Limited Liability Company is organized is:

MORTGAGE BROKER BUSINESS

Article IV

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

LYNAE M GRAHAM
9482 JOEL DRIVE
SEMINOLE, FL. 33777

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 am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: LYNAE M. GRAHAM

Article V

The name and address of managing members/managers are:

Title: MGR
LYNAE M GRAHAM
9482 JOEL DRIVE
SEMINOLE, FL. 33777 US

Title: MGRM
JAMES P GRAHAM III
9482 JOEL DRIVE
SEMINOLE, FL. 33777 US

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Article VI

The effective date for this Limited Liability Company shall be:

09/15/2004

Signature of member or an authorized representative of a member

Signature: LYNAE M. GRAHAM