

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

L05000104501
FILED 8:00 AM
October 24, 2005
Sec. Of State
mhodges

Article I

The name of the Limited Liability Company is:

ACF MORTGAGE LLC

Article II

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

9636 CINCINNATI-COLUMBUS ROAD
CINCINNATI, OH. 45241

The mailing address of the Limited Liability Company is:

9636 CINCINNATI-COLUMBUS ROAD
CINCINNATI, OH. 45241

Article III

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

MAKE MORTGAGE LOANS

Article IV

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

ANDREW E NAGEL
2515 COUNTRYSIDE BOULEVARD
C
CLEARWATER, FL. 33763

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: ANDREW E. NAGEL

Article V

The name and address of managing members/managers are:

Title: SECM
CHRISTOPHER V ARNOLD
9636 CINCINNATI-COLUMBUS ROAD
CINCINNATI, OH. 45241

Title: MGRM
GREGORY C FAIL
1081 NORTH UNIVERSITY BOULEVARD
MIDDLETOWN, OH. 45042

Title: VP
ANDREW E NAGEL
9636 CINCINNATI-COLUMBUS ROAD
CINCINNATI, OH. 45241

Title: MGR
LARRY M TYE
2515 COUNTRYSIDE BOULEVARD
CLEARWATER, FL. 33763

Article VI

The effective date for this Limited Liability Company shall be:

10/24/2005

Signature of member or an authorized representative of a member

Signature: ANDREW E. NAGEL

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