

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

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FILED 8:00 AM
July 19, 2006
Sec. Of State
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Article I

The name of the Limited Liability Company is:

A BETTER CHOICE MORTGAGE LENDER LLC

Article II

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

1306-2 SE 46TH LANE
CAPE CORAL, FL. 33904

The mailing address of the Limited Liability Company is:

1306-2 SE 46TH LANE
CAPE CORAL, FL. 33904

Article III

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

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

NANCY P TOSCANI
4315 SW 25TH CT
CAPE CORAL, FL. 33914

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: NANCY P TOSCANI

Article V

The name and address of managing members/managers are:

Title: MGRM
NANCY P TOSCANI
4315 SW 25TH CT
CAPE CORAL, FL. 33914

Title: MGRM
PAUL N SMITH
4315 SW 25TH CT
CAPE CORAL, FL. 33914

Title: MGRM
ROBERT W SMITH
5504 SW 5TH AVE
CAPE CORAL, FL. 33914

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Article VI

The effective date for this Limited Liability Company shall be:

07/19/2006

Signature of member or an authorized representative of a member

Signature: PAUL N SMITH