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ARTICLES OF ORGANIZATION

OF

RAVENWOOD APARTMENTS, LLC

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, F.S. Chapter 608, hereby make, acknowledge, and file the following Articles of Organization.

ARTICLE I -- NAME

The name of the limited liability Company shall be ***RAVENWOOD APARTMENTS, LLC*** ("Company").

ARTICLE II -- ADDRESS

The mailing address and street address of the principal office of the Company is 46 Delegal Road, Savannah, Georgia 31411.

ARTICLE III -- DURATION

The Company shall commence its existence on October 26, 2007. The Company's existence shall be perpetual unless the Company is dissolved earlier as provided in these Articles of Organization or in the Regulations of the Company.

ARTICLE IV -- REGISTERED OFFICE AND AGENT

The name and street address of the registered agent of the Company in the state of Florida are Charles R. Gardner, 1300 Thomaswood Drive, Tallahassee, Florida 32308.

ARTICLE V -- CAPITAL CONTRIBUTIONS

Each member shall make capital contributions to the Company only on the unanimous consent of all the members, or as provided in the regulations.

ARTICLE VI -- ADMISSION OF NEW MEMBERS

Except as set forth in the regulations, no additional members shall be admitted to the Company except with the unanimous written consent of all the members of the Company and on such terms and conditions as shall be determined by all the members. A member may transfer his or her interest in the Company as set forth in the regulations of the Company, but the transferee shall have no right to participate in the management of the business and affairs of the Company or become a member unless all of the members of the Company other than the member proposing to dispose of his or her interest approve of the proposed transfer by written consent.

ARTICLE VII -- MEMBERS' RIGHT TO CONTINUE BUSINESS

The Company shall be dissolved on the death or bankruptcy of a member, or on the occurrence of any other event that terminates the continued membership of a member in the Company, unless the business of the Company is continued by unanimous vote of all the remaining members.

ARTICLE VIII -- MANAGEMENT

The Company shall be managed by one or more Managers in accordance with regulations adopted by the members for the management of the business and affairs of the Company. These regulations may contain any provisions for the regulation and management of the affairs of the Company not inconsistent with law or these articles of organization. The name and address of the initial Manager of the Company are:

NAME:	ADDRESS:
Douglas E. Smith	46 Delegal Road Savannah, GA 31411

IN WITNESS WHEREOF, the undersigned organizer has made and subscribed these Articles of Organization at Tallahassee, Florida on October 25, 2007.

Loss Mitigation of Florida, Inc.

By: [Signature]
David M. Mankus
Its: President

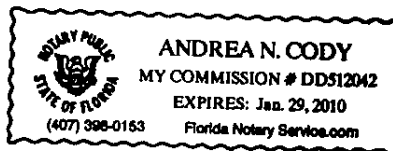
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STATE OF FLORIDA,
COUNTY OF Duval

Sworn to and subscribed before me this 25 day of October, 2007, by David M. Mankus as President of Loss Mitigation of Florida, Inc., a Florida corporation, on behalf of said corporation.

- He/She is personally known by me; or
- He/She has produced his/her Florida driver's license as identification.

[Signature]
Notary Public



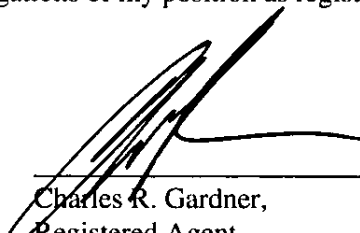
**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTIONS 608.415 OF THE FLORIDA LIMITED LIABILITY COMPANY ACT, THE LIMITED LIABILITY COMPANY IDENTIFIED BELOW SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING ITS REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the limited liability company is ***RAVENWOOD APARTMENTS, LLC***.
2. The name and the Florida street address of the registered agent for ***RAVENWOOD APARTMENTS, LLC*** are: Charles R. Gardner, 1300 Thomaswood Drive, Tallahassee, Florida 32308.

Having been named as registered agent and to accept service of process for ***RAVENWOOD APARTMENTS, LLC*** 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.

DATED: October 26, 2007



Charles R. Gardner,
Registered Agent

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