

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

L09000013879
FILED 8:00 AM
February 11, 2009
Sec. Of State
gmcleod

Article I

The name of the Limited Liability Company is:

LOAN MODIFIERS LLC

Article II

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

11281 NW 33 STREET
CORAL SPRINGS, FL. 33065

The mailing address of the Limited Liability Company is:

11281 NW 33 STREET
CORAL SPRINGS, FL. 33065

Article III

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

GREGORY S FEDERMAN
11281 NW 33 STREET
CORAL SPRINGS, FL. 33065

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: GREGORY S. FEDERMAN

Article IV

The name and address of managing members/managers are:

Title: MGR
GREGORY S FEDERMAN
11281 NW 33 STREET
CORAL SPRINGS, FL. 33065

Title: MGR
FEDERMAN R ANNA
11281 NW 33 STREET
CORAL SPRING, FL. 33065

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Article V

The effective date for this Limited Liability Company shall be:

02/11/2009

Signature of member or an authorized representative of a member

Signature: GREGORY S. FEDERMAN