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Capital First Mortgage

4332 West Waters Avenue Suite 108A Tumpa, FL 33614 Phone (813) 880-0766 Fux (813) 880-0795

May 15, 2000

Registration Section Division of Corporations Post Office Box 6327 Tallahassee, FL 32314 (850) 487-6051 700003254527—2 -05/16/00--01056--001 *****125.00 *****125.00

This letter is to provide our name, address and daytime phone number. We would like to request you to fax us a copy of the executed articles so that we may proceed with bank accounts, etc.

Capital First Mortgage 4332 West Waters Ave. Suite 108A Tampa, FL 33614

(813) 880-0766 Phone (813) 880-0795 Fax

Thank You,

Victoria A. Norausky

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ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:

The name of the Limited Liability Company is:
Capital First mortgage, LLC
ARTICLE II - Address:
The mailing address and street address of the principal office of the Limited Liability Company is:
4332 West Waters Avenue, Suite 108A
Tampa, F1 33614
ARTICLE III - Registered Agent, Registered Office, & Registered Agent's Signature:
The name and the Florida street address of the registered agent are:
Name 1332 W. Waters Ave S-108A Florida street address (P.O. Box NOT acceptable) Tampo El FL 3300 Y City, State, and Zip
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 as provided for in Chapter 608, F.S
Registered Agent's Signature
Article IV - Management (Check box if applicable.) The Limited Liability Company is to be managed by one manager or more managers and is, therefore, a manager - managed company.
(An additional article must be added if an effective date is requested)

Signature of a member or an authorized representative of a member.

(In accordance with section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)

Typed or printed name of signee

Filing Fees:

\$100.00 Filing Fee for Articles of Organization

\$ 25.00 Designation of Registered Agent

\$ 30.00 Certified Copy (Optional)

\$ 5.00 Certificate of Status (Optional)