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Account Name : GRONEK & LATHAM, LLP
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LIMITED LIABILITY COMPANY
RIT MORTGAGE RESOURCES, L.L.C.

Certificate of Status	0
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**ARTICLES OF ORGANIZATION
OF
RIT MORTGAGE RESOURCES, L.L.C.
A Florida Limited Liability Company**

The undersigned, being desirous of forming a limited liability company pursuant to Chapter 608, Florida Statutes, hereby certifies as follows:


1. Name of Limited Liability Company. The name of the limited liability company is **RIT MORTGAGE RESOURCES, L.L.C.**, a Florida limited liability company (the "Company").
2. Period of Duration. The period of duration for the Company shall be 75 years.
3. Principal Office. The mailing address and street address of the principal office of the Company shall be 10222 Atterbury Court, Orlando, Florida 32827.
4. Agent for Service of Process; Address of Registered Agent. The initial registered agent of the Company for service of process shall be KG&L Services, Inc., 390 North Orange Avenue, Suite 600, Orlando, Florida 32801, Attention: President.
5. Right to Admit Additional Members. The Company shall have the right to admit additional members only with the consent of all members.
6. Right to Continue Business of the Company. Upon the death, retirement, resignation, expulsion, withdrawal, bankruptcy, or dissolution of a member, or the occurrence of any other event which terminates the continued membership of a member in the Company (a "Withdrawal Event"), the Company shall not be dissolved, unless the consent of members owning the remaining Units in the Company, is given within ninety (90) days after the Withdrawal Event.
7. Management. The Company shall be managed by a Managing Member, and the initial Managing Member of the Company who is to serve until the first annual meeting of members or until his successor is elected and qualified is Mr. Roger Smee.

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IN WITNESS WHEREOF, the undersigned have executed the Articles of Organization on this 26th day of November, 2000 in their capacity as members of the Company.


Roger Smae

ACCEPTANCE OF APPOINTMENT

The undersigned, KG&L Services, Inc., hereby acknowledges and accepts its appointment as registered agent of **RIT MORTGAGE RESOURCES, L.L.C.**, a Florida limited liability company (the "Company"), and agrees to act in that capacity and to comply with the provisions of the Florida Limited Liability Company Act relative thereto. The undersigned is familiar with, and accepts, the obligations of a registered agent appointed as provided for in Chapter 608 of the Florida Statutes.

Dated this ____ day of November 2000.

KG&L SERVICES, INC., a Florida
corporation


Robert J. Gronek, President

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