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Doral Isles, LLC
1 Independent Drive, Suite 2210
P.O. Box 52852 (32201-2852)
Jacksonville, Florida 32202
Telephone (904) 359-2175
Fax (904) 355-1832

MJH

November 10, 2000

Florida Department of ~~Revenue~~ ^{State}
Division of Corporations
409 East Gaines Street
Post Office Box 6327
Tallahassee, Florida
32314

900003464099--9
-11/15/00-01094-022
***155.00 ***155.00

RE: Doral Isles, L.L.C.
Articles of Organization

Dear Sir or Madam:

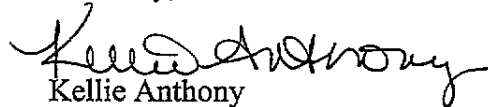
Enclosed is an original and one copy of the Articles of Organization for the above referenced, together with a check in the amount of ~~\$293.75~~ ^{\$155.00}, representing the costs of filing. Please send a certified copy to:

Doral Isles, L.L.C.
Attn: Kellie Anthony
Post Office Box 52852
Jacksonville, Florida
32201-2852

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
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If you have any questions or need further information, please call me at 904-359-2175.

Sincerely,


Kellie Anthony

**ARTICLES OF ORGANIZATION
FOR
DORAL ISLES, L.L.C**

ARTICLE I

The name of the Limited Liability Company is Doral Isles, L.L.C.

ARTICLE II

The period of duration for the Limited Liability Company is perpetual.

ARTICLE III

The mailing address and street address of the principal office of the Limited Liability Company is One Independent Drive, Suite 2210, Jacksonville, Florida 32202.

ARTICLE IV

The name and address of the registered agent and office is:

J. Frank Surface, Jr.
One Independent Drive, Suite 2210
Jacksonville, Florida
32202

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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ARTICLE V

Additional members may be admitted upon such term and conditions as may be established by the manager set forth above.

ARTICLE VI

The right, if given, of the remaining members of the limited liability company to continue the business on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the limited liability company shall be such right as may be set forth from time to time by the manager.

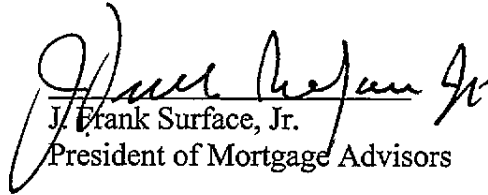
ARTICLE VII

- The Limited Liability Company is to be managed by the following:

Mortgage Advisors, Inc.
1 Independent Drive, Suite 2210
Jacksonville, Florida 32202

- The Limited Liability Company is to be managed by the members and the name(s) and address(es) of the managing member(s)

Signed in the presence of:


J. Frank Surface, Jr.
President of Mortgage Advisors

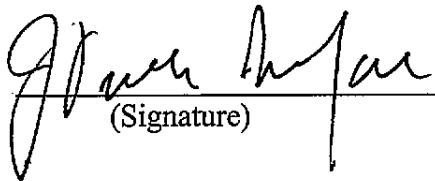
**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

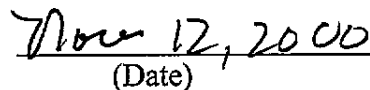
PURSUANT TO THE PROVISIONS OF SECTION 608.415 or 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the limited liability company is Doral Isles, L.L.C.
2. The name and address of the registered agent and office is:

J. Frank Surface, Jr.
One Independent Drive
Suite 2210
Jacksonville, Florida 32202

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.


(Signature)


(Date)