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HOWARD J. BRAFMAN
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MIAMI LAKES, FLORIDA 33016

(305) 364-4213

February 1, 2001

Registration Section
Florida Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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-02/05/01--01068--012
****155.00 ****155.00

Re: Homebuilders Mortgage Network, L.L.C.

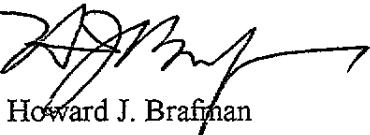
Ladies and Gentlemen:

L-1-1960

I have enclosed for filing the original, duly executed Articles of Organization of Homebuilders Mortgage Network, L.L.C., a Florida limited liability company. I also have enclosed a check, payable to the Florida Department of State in the amount of \$155.00, representing payment of the filing fee, designation of registered agent and a certified copy of the filed Articles of Organization. Upon filing the enclosed Articles, please return to me the enclosed copy of the Articles certified by the Secretary of State.

Thank you for your cooperation in this regard. If you have any questions or comments, please call me at (305) 364-4213.

Very truly yours,



Howard J. Brafman

HJB/ms
Encls.

FILED
01 FEB -5 AM 10:00
SECRETARY OF STATE
TALLAHASSEE FLORIDA

HL2/7

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ARTICLES OF ORGANIZATION
OF
HOMEBUILDERS MORTGAGE NETWORK, L.L.C.

Pursuant to Section 608.407, Florida Statutes, the Articles of Organization of Homebuilders Mortgage Network, L.L.C. are as follows:

1. The name of the limited liability company is HOMEBUILDERS MORTGAGE NETWORK, L.L.C.
2. The mailing address and street address of the principal office of the limited liability company is: 7900 Miami Lakes Drive West, Miami Lakes, Florida 33016.
3. The name and address of the initial registered agent for service of process in the State of Florida is as follows:

Homebuilders Financial Network, Inc.
7900 Miami Lakes Drive West
Miami Lakes, Florida 33016.

p93-34669

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, the undersigned, Homebuilders Financial Network, Inc., hereby agrees to accept the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of its duties, and acknowledges that it is familiar with and accepts the obligations of the position as registered agent of the above-stated limited liability company as provided for in Chapter 608, Florida Statutes.

Registered Agent:
Homebuilders Financial Network, Inc.,
a Florida corporation
By: Thomas H. Meyer
Thomas H. Meyer, President

FILED
01 FEB -5 AM 10:00
SECRETARY OF STATE
TALLAHASSEE FLORIDA

4. The limited liability company will be a manager-managed company.

ACCORDINGLY, these Articles of Organization were executed on February 1, 2001.

[SEAL]
Attest:

HOMEBUILDERS FINANCIAL
NETWORK, INC., Member

[Signature]
Secretary

By: Thomas H. Meyer
Thomas H. Meyer, President

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