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660 East Jefferson Street			
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Fax 850 222 7615

ARTICLES of ORGANIZATION of ROTTLUND ADVANTAGE, LLC A FLORIDA LIMITED LIABILITY COMPANY

First: The name of the limited liability company (the "LLC") is **ROTTLUND ADVANTAGE**, LLC.

Second: The mailing and street address of the principal office of the LLC is:

4902 Eisenhower Boulevard

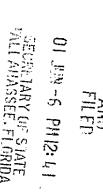
Suite 210

Tampa, Florida 33634

Third: The name and address of the registered agent of the LLC for service of process in the state of Florida is David B. McCain, Esquire, Lennar Corporation, 700 NW 107th Avenue, Miami, Florida 33172.

Fourth: The purposes for which the LLC is formed are:

- 1. to solicit and originate residential mortgage loans,
- 2. to employ appropriate personnel to accept mortgage loan applications, counsel mortgage loan applicants, perform mortgage loan processing,
 - 3. to close mortgage loans in its own name,
- 4. as a lender, to enter into and perform under mortgage broker and/or correspondent arrangements with other persons and entities for the origination and sale of mortgage loans,
- 5. to provide or arrange for the provision of all consumer disclosures required by applicable laws, and
- 6. to engage in any lawful act or activity for which a limited liability company may be formed under the Florida Limited Liability Company Act.



Fifth:

The LLC is to be a manager-managed company.

Sixth:

Unless sooner dissolved by the members or as otherwise provided by

statute, the LLC shall have perpetual duration.

Seventh:

This document is to be filed with the Florida Department of State.

In Witness Whereof, the undersigned has executed these Articles of Organization of Rottlund Advantage, LLC this 29 day of May, 2001.

By:

Universal American Mortgage Company

Member of Rottlund Advantage, LLC

Name:

Position: Executive Vice President

Page 2 of 2

ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in these Articles of Organization, 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.

David B. McCain

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Page 3 (addendum)