Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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To:

Division of Corporations

Fax Number

: (850)205-0383

EFFECTIVE DATE

9-21-01

From:

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.

Account Number : 110432003053 : (305)672-0686 Fax Number : (305)672-9110

LIMITED LIABILITY COMPANY

ACCURATE MORTGAGE SERVICES LLC

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| Certificate of Status | 1 |
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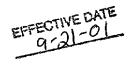
ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is: ACCURATE MORTGAGE SERVICES LLC

Article II. Address

The Company's street and mailing address is: ACCURATE MORTGAGE SERVICES LLC 14394 Via Royal #4 Delray Beach FL 33446 USA



SECRETARY OF STATE TALLAHASSEE, FLORID

Article III. Registered Agent

The name and street address of the Company's registered agent is:

Corporate Creations Network Inc. 941 Fourth Street #200 Miami Beach FL 33139 UNITED STATES

Article IV. Transferability of Membership Interests

No members shall have the right to assign their membership interests in the Company without the written agreement of all of the membership interests, unless otherwise provided in the Company's Operating Agreement. If the assignment is not approved by all of the membership interests, the assignee shall have no right to become a member, to participate in the management of the Company, or to exercise any other rights or powers of a member. The assignee shall merely be entitled to receive the share of profits and other distributions and the allocation of income, gain, loss deduction, credit or similar item to which the assignor was entitled, to the extent assigned.

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686 ~H01000101841

Article V. Management

This will be a member-managed company. The name and address of each member is:

MILTON KIPNIS 14394 Via Royal #4 Delray Beach FL 33446

SECRETARY OF STATE TALLAHASSEE, FLORIDA

Article VI. Company Existence

The Company's existence shall begin effective as of September 21, 2001.

The undersigned authorized representative of a member executed these Articles of Organization on September 24, 2001.

CORPORATE CREATIONS INTERNATIONAL INC.

Julie A. Fine Vice President

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686

STATEMENT OF REGISTERED AGENT

LIMITED LIABILITY COMPANY: ACCURATE MORTGAGE SERVICES LLC

REGISTERED AGENT/OFFICE:

Corporate Creations Network Inc. 941 Fourth Street #200

Miami Beach FL 33139 UNITED STATES

SECRETARY OF STATE TALLAHASSEE, FLORID

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Statement. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

CORPORATE CREATIONS NETWORK INC.

Julie A. Fine, Vice President

Date: September 24, 2001

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