

**Electronic Articles of Organization  
For  
Florida Limited Liability Company**

**L01000018383  
FILED  
October 24, 2001  
Sec. Of State**

**Article I**

The name of the Limited Liability Company is:

BANCDIRECT MORTGAGE LLC

**Article II**

The street address of the principal office of the Limited Liability Company is:

477 ROSEMARY AVE.  
SUITE 301  
WEST PALM BEACH, FL. 33401

The mailing address of the Limited Liability Company is:

477ROSEMARY AVE.  
SUITE 301  
WEST PALM BEACH, FL. 33401

**Article III**

The name and Florida street address of the registered agent is:

THOMAS R MCGEE  
477 ROSEMARY AVE  
SUITE 301  
WEST PALM BEACH, FL. US 33401

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.

Registered Agent Signature: THOMAS R. MCGEE

**Article IV**

The name and address of members/managers are:

Title: MGR  
THOMAS R MCGEE  
477 ROSEMARY AVE SUITE 301  
WEST PALM BEACH, FL. 33401

Title: MGR  
MELVIN KATZ  
477 ROSEMARY AVE SUTE 301  
WEST PALM BEACH, FL. 33401

Title: MGR  
KATHLEEN AMBRIDGE  
477 ROSEMARY AVE SUITE 301  
WEST PALM BEACH, FL. 33401

Signature of member or an authorized representative of a member

Signature: THOMAS R. MCGEE