

Fort Lauderdale, March 6, 2002

FLORIDA DEPARTMENT OF STATE Division of Corporations P.O. Box 6327 Tallahassee, Fl. 32314 **400005031334--0** -03/11/02--01067--016 ****160.00 ****160.00

Please find enclosed the form "Articles of Organization for Florida Limited Liability Company for registered Agent, Registered Office and Registered Agent's Signature of Express Mortgages, LLC, which belongs to Express Holdings, LLC. and check # 1031 for the amount of US\$ 160.00, covering the following fees:

\$ 100.00 Filing Fee for Articles of Organization

\$ 25.00 Designation of Registered Agent

\$ 30.00 Certified Copy

\$ 5.00 Certificate of Status

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SECRETARY OF STATE
TALLAHASSEE, FLORID

Regards,

Luis Alfredo D'Agostino

Manager

W2-4034

ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:

The name of the Limited Liability Company is: Express Mortgages, LLC.

ARTICLE II - Address:

The mailing address and street address of the principal office of the Limited Liability Company is: 1100 Lee Wagener Blvd., Suite 103. Fort Lauderdale, Florida 33315.

ARTICLE III -Registered Agent, Registered Office, & Registered Agent's Signature:

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

Luis A. D'Agostino 1100 Lee Wagener Blvd.., Suite 103 Fort Lauderdale, Florida 33315

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 related 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 in Chapter 608, F.S.

ARTICLE IV - Management

The Limited Liability Company is to be managed by one or more Member and is, therefore, a Member of managed company.

The initial Member is: Express Holdings, LLC., a Florida Limited Liability Company.

Signature of a Member or an authorized representative of a Member

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