

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

**L02000012101
FILED
May 17, 2002
Sec. Of State**

Article I

The name of the Limited Liability Company is:

PENINSULA HOME LOANS, LLC

Article II

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

53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

The mailing address of the Limited Liability Company is:

53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

Article III

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

LAWRENCE T LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL. US 32176

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: LAWRENCE T. LUPOLI

Article IV

The Limited Liability Company is a manager managed company

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Article V

The name and address of members/managers are:

Title: MGR
LAWRENCE T LUPOLI
53 CAPISTRANO DRIVE
ORMOND BEACH, FL. 32176

Signature of member or an authorized representative of a member

Signature: LAWRENCE T. LUPOLI