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Florida Department of State
Division of Corporations
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To: Division of Corporations
Fax Number : (850) 205-0383

From: Account Name : SERBER & ASSOCIATES, P.A.
Account Number : I20000000083
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LIMITED LIABILITY COMPANY

LIFE AMERICA LENDERS, L.L.C.

Certificate of Status	1
Certified Copy	1
Page Count	03
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**ARTICLES OF ORGANIZATION
FOR
LIFE AMERICA LENDERS, L.L.C.
(A Florida Limited Liability Company)**

ARTICLE I - Name:

The name of the limited liability company is "LIFE AMERICA LENDERS, L.L.C." (the "Limited Liability Company").

ARTICLE II - Duration:

The period of duration for the Limited Liability Company shall commence on the date on which these Articles of Organization are filed with the Department of State of the State of Florida, and shall be perpetual.

ARTICLE III - Purpose:

The Limited Liability Company is formed to engage in any lawful act or activity for which limited liability companies may be organized under the Florida Limited Liability Company Act (Section 608.401, et. seq., Florida Statutes).

ARTICLE IV - Address:

The mailing and street address of the principal office of the Limited Liability Company shall be Turnberry Plaza, Suite 801, 2875 N.E. 191st Street, Aventura, FL 33180.

ARTICLE V - Management:

The management of the Limited Liability Company is reserved to the managing member. The managing member of the Limited Liability Company is:

DG Investments Limited, Inc.
Turnberry Plaza, Suite 801
2875 N.E. 191st Street
Aventura, FL 33180

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ARTICLE VI - Members:

The members of the Limited Liability Company are:

DG Investments Limited, Inc.
Turnberry Plaza, Suite 801
2875 N.E. 191st Street
Aventura, FL 33180

Daniel Gamburd Holdings, L.L.C.
Turnberry Plaza, Suite 801
2875 N.E. 191st Street
Aventura, FL 33180

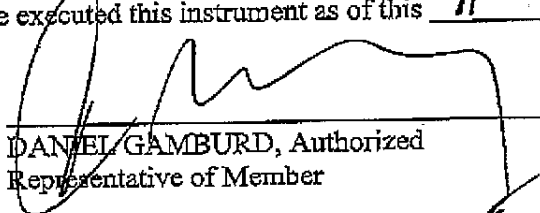
ARTICLE VII - Registered Agent:

The registered agent for service of process on the Limited Liability Company shall be Daniel J. Serber, Esq., Turnberry Plaza, Suite 801, 2875 N.E. 191st Street, Aventura, FL 33180.

ARTICLE VIII - Debt and Contractual Liability

Any member may contract debt and/or incur contractual liability by or on behalf of the Limited Liability Company.

IN WITNESS WHEREOF, the undersigned hereby affirm under the penalties of perjury that the facts stated hereinabove are true and have executed this instrument as of this 11 day of July, 2002.


DANIEL GAMBURD, Authorized
Representative of Member

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ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

Having been named to accept service of process for the above stated Limited Liability Company, DANIEL J. SERBER, states that he is familiar with and hereby agrees to act in this capacity, and agrees to comply with the obligations of said position.

Dated this 11 day of July, 2002.

By: 
DANIEL J. SERBER, Registered Agent

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