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Fax Number : (850) 205-0383

From:
Account Name : CORPORATE CREATIONS INTERNATIONAL INC.
Account Number : 110432003053
Phone : (305) 672-0686
Fax Number : (305) 672-9110

LIMITED LIABILITY COMPANY

Source One Mortgage LLC

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ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is:
Source One Mortgage LLC

Article II. Address

The Company's street and mailing address is:
Source One Mortgage LLC
19804 NE 29th Avenue
Suite 100
Aventura FL 33180

Article III. Registered Agent

The name and street address of the Company's registered agent is:
Stephen C. Enriquez
19 West Flagler Street, Suite 600
Miami FL 33130

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) 872-0688

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Article V. Management

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

DUANE BERKEY
19804 NE 29th Avenue Suite 100 Aventura FL 33180
CARL A. NORIEGA
19804 NE 29th Avenue Suite 100 Aventura FL 33180

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TALLAHASSEE, FLORIDA

Article VI. Company Existence

The Company's existence shall begin effective as of August 7, 2002.

The undersigned authorized representative of a member executed these Articles of Organization on August 7, 2002.



CORPORATE CREATIONS INTERNATIONAL INC.
Franco E. Cammarata Vice President
by V. Cine as attorney-in-fact

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

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STATEMENT OF REGISTERED AGENT

LIMITED LIABILITY COMPANY:

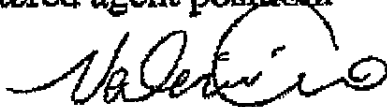
Source One Mortgage LLC

REGISTERED AGENT/OFFICE:

Stephen C. Enriquez
19 West Flagler Street, Suite 600
Miami FL 33130

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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.



STEPHEN C. ENRIQUEZ
by V. Cine as attorney-in-fact

Date: August 7, 2002

Corporate Creations International Inc.
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Miami Beach FL 33139
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