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TALLAHASSEE, FLORIDA

11/25/02



## Florida Incorporators, Inc.

Mark S. Hankins  
President  
8875 Hidden River Pkwy Ste. 300  
Tampa, FL 33637

November 16, 2002

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

RE: Twincity Mortgages, LLC

Dear Corporate Specialist:

Enclosed is an original and one (1) copy of the Articles of Organization for the above-referenced LLC, and funds of \$155 representing the filing fee for same.

Please do not hesitate to contact the undersigned if there are any questions or concerns.

Sincerely,

Mark Hankins  
President

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ARTICLES OF ORGANIZATION FOR  
TwinCity Mortgages, LLC  
A FLORIDA LIMITED LIABILITY COMPANY

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ARTICLE I - Name:

The name of the Limited Liability Company is:

TwinCity Mortgages, LLC

ARTICLE II - Mailing and Street Address:

The mailing and street address of the Limited Liability Company is:

TwinCity Mortgages, LLC  
2314 SW 44th Street  
Cape Coral, FL 33914

ARTICLE III - Duration:

The period of duration for the Limited Liability Company shall be:

30 years

ARTICLE IV - Management:

The Limited Liability Company is to be managed by its members who shall be empowered to act on behalf of the Limited Liability Company, and the names and addresses of the Managing Members are:

Jeffery A. Riley  
2314 SW 44th Street  
Cape Coral, FL 33914

Managing Member

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Terry Riley  
2314 SW 44th Street  
Cape Coral, FL 33914

Managing Member

ARTICLE V - Admission of Additional Members:

The right, if given, of the remaining members to admit additional members and the terms and conditions of the admissions shall be:

The remaining members may admit additional members upon the majority vote of the remaining members consenting to the admission of the additional member.

ARTICLE VI - Members Rights to Continue Business:

The right of the remaining members of the limited liability company to continue the business on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the limited liability company shall be:

The remaining members have the right to continue the business on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the limited liability company upon the majority vote of the remaining members.

ARTICLE VII - Registered Agent:

The initial registered agent and registered office of the limited liability company shall be:

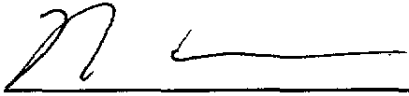
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Tampa, FL 33637

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ARTICLE VIII - Effective Date:

The date of the commencement of the existence of this Limited Liability Company shall be January 1, 2003


DATED: November 16, 2002

  
\_\_\_\_\_  
Mark Hankins  
Authorized Representative

ACCEPTANCE OF REGISTERED AGENT

I hereby declare I am familiar with and accept the duties and responsibilities as registered agent of the limited liability company.

Florida Incorporators, Inc.

By:   
\_\_\_\_\_  
Mark Hankins, President

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