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**KRAMER & RASSNER, P.A.**

7700 NORTH KENDALL DRIVE, SUITE 510  
MIAMI, FLORIDA 33156

JEFFREY S. KRAMER, ESQUIRE  
WAYNE H. RASSNER, ESQUIRE

TELEPHONE (305) 270-8876  
FAX (305) 270-0849

November 20, 2002

Secretary of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

RE: HOMES FOR NO MONEY DOWN.COM, LLC

To Whom it May Concern:


Enclosed please find the original and one copy of the Articles of Organization regarding the above referenced LLC. We have enclosed our firm check, in the amount of \$155.00 which represents payment for the following:

Filing Fee Articles of Organization:	\$125.00
Certified Copy:	30.00

Please contact me to confirm your receipt of the enclosed. Please return the filed Articles (certified copy) in the self-addressed, stamped, envelope provided.

Your assistance is greatly appreciated.

Very truly yours,

  
Desiree V. Abrahams, asst. to  
WAYNE H. RASSNER, ESQUIRE

WHR/dvb  
Enclosures

**ARTICLES OF ORGANIZATION OF LIMITED LIABILITY COMPANY  
OF  
Homes 4 No Money Down.Com, LLC**

The undersigned, being authorized to execute and file these Articles, hereby certifies that:

**ARTICLE I: Name**

The name of the Limited Liability Company is: **Homes 4 No Money Down.Com, LLC**

**ARTICLE II: Address**

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

**14211 Commerce Way  
Miami Lakes, FL 33016**

**Article III: Registered Agent, Registered Office**

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

**Kramer & Rassner, P.A.  
7700 North Kendall Drive  
Suite 510  
Miami, Florida 33156**

**Article IV: Management**

The Limited Liability Company is to be managed by a manager or managers and is, therefore, a manager-managed company.

**Article V: Additional Provisions:**

**Limitation on Agency Authority of Members:** Pursuant to Section 608.4235 of the Florida Limited Company Act, no member of the Company shall be an agent of the Company solely by virtue of being a member.

**Operating Agreement:** Any Operating Agreement (as defined in Section 608.402(24) of the Act) relating to this Limited Liability Company must be in writing and signed by all of the members.

**IN WITNESS WHEREOF,** I have signed these Articles of Organization as an authorized representative of a member and acknowledged them to be my act this 19 day of Nov, 2002.

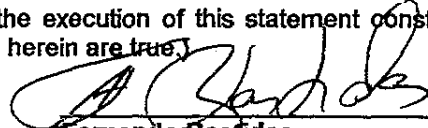
  
\_\_\_\_\_  
**Fernando Bastidas, authorized representative**

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TALLAHASSEE, FLORIDA

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Homes 4 No Money Down.Com, LLC


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

  
Fernando Bastidas

**STATEMENT ACCEPTING APPOINTMENT AS REGISTERED AGENT**

I hereby accept the designation as registered agent to accept service of process for the above stated limited liability company at the place designated in this statement. 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 under Chapter 608, Florida Statutes.

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

  
Wayne H. Rassner, Esquire