Electronic Articles of Organization For Florida Limited Liability Company

L03000002824 FILED 8:00 AM January 24, 2003 Sec. Of State

Article I

The name of the Limited Liability Company is: CARRIBEAN MORTGAGE COMPANY, LLC

Article II

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

10300 SUNSET DRIVE SUITE 420 MIAMI, FL. 33173

The mailing address of the Limited Liability Company is:

10300 SUNSET DRIVE SUITE 420 MIAMI, FL. 33173

Article III

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

JOSEPH M. BARISIC, PLLC 1680 MICHIGAN AVENUE SUITE 1001 MIAMI BEACH, FL. 33139

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: JOSEPH M. BARISIC

Article IV

The name and address of managing members/managers are:

Title: MGRM BARISICORP, INC 1680 MICHIGAN AVENUE, SUITE 1001 MIAMI BEACH, FL. 33139

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Article V

The effective date for this Limited Liability Company shall be: 01/23/2003

Signature of member or an authorized representative of a member Signature: JOSEPH M. BARISIC