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

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

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DIVISION OF CORPORATION

LIMITED LIABILITY COMPANY

Ameritrust Mortgage & Title LLC

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04/03/03

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ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is:
Ameritrust Mortgage & Title LLC

Article II. Address

The Company's street and mailing address is:
Ameritrust Mortgage & Title LLC
12865 West Dixie Hwy.
North Miami FL 33161

Article III. Registered Agent

The name and street address of the Company's registered agent is:
Michael P. Cudlipp, Esq.
12865 West Dixie Hwy.
Second Floor
North Miami FL 33161

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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.

Michael Cudlipp | FL Bar Member 334420
Michael P. Cudlipp, P.A.
12865 West Dixie Hwy.
Second Floor
North Miami FL 33161
305-899-6131

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Article V. Management

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

ANGELA CUDLIPP
12865 West Dixie Hwy. North Miami FL 33161

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Article VI. Company Existence

The Company's existence shall begin effective as of April 3, 2003.

The undersigned authorized representative of a member executed these Articles of Organization on April 3, 2003.



MICHAEL CUDLIPP
by T. Baez as attorney-in-fact

Michael Cudlipp | FL Bar Member 334420
Michael P. Cudlipp, P.A.
12865 West Dixie Hwy.
Second Floor
North Miami FL 33161
305-899-6131

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STATEMENT OF REGISTERED AGENT

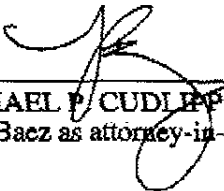
LIMITED LIABILITY COMPANY:

Ameritrust Mortgage & Title LLC

REGISTERED AGENT/OFFICE:

Michael P. Cudlipp, Esq.
12865 West Dixie Hwy.
Second Floor
North Miami FL 33161

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.



MICHAEL P. CUDLIPP, ESQ.
by T. Bacz as attorney-in-fact

Date: April 3, 2003

Michael Cudlipp | FL Bar Member 334420
Michael P. Cudlipp, P.A.
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Second Floor
North Miami FL 33161
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