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PICK-UP WAIT MAIL		
(Business Entity Name)		
W03-7726		
(Document Number)		
Certified Copies Certificates of Status		
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Special Instructions to Filing Officer:		





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SECRETARY OF STATE NS STORE OF CORPORATIONS

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March 18, 2003

CALL ABOUT MORTGAGES, LLC 400 WOODCUTTER LANE PALM HARBOR, FL 34683

SUBJECT: CALL ABOUT MORTGAGES, LLC

Ref. Number: W03000007726

We have received your document for CALL ABOUT MORTGAGES, LLC and your check(s) totaling \$125.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain both the street address of the principal office and the mailing address of the entity.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6958.

Lee Rivers Document Specialist

Letter Number: 203A00016676

Articles of organization must be executed by at least one member or authorized representative of a member, and the execution of the document constitutes an affirmation under the penalties of perjury that the facts stated therein are true.

If an effective date is listed, the date must be specific and cannot be more than five business days prior to or 90 days after the date of filing.

FILING FEES:

- \$ 100.00 Filing Fee for Articles of Organization
- \$ 25.00 Designation of Registered Agent
- \$ 30.00 Certified Copy (OPTIONAL)
- \$ 5.00 Certificate of Status (OPTIONAL)

A letter of acknowledgment will be issued free of charge upon registration. Please submit one check made payable to the Florida Department of State for the total amount of the filing fees and any optional certificate or copy.

A cover letter containing your name, address and daytime telephone number should be submitted along with the articles of organization and the check. The mailing address and courier address are:

Mailing Address	Street Address
Registration Section	Registration Section
Division of Corporations	Division of Corporations
Post Office Box 6327	409 E. Gaines St.
Tallahassee, FL 32314	Tallahassee, FL 32399
(850) 245-6051	(850) 245-6051

Any further inquiries concerning this matter should be directed to the Registration Section by calling (\$245-6051.

LIMITED LIABILITY COMPANY ARTICLES OF ORGANIZATION OF CALL ABOUT MORTGAGES, LLC

We, the undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, F.S. Chapter 608, hereby make, acknowledge, and file the following Articles of Organization.

ARTICLE 1 -- NAME

The name of the Limited Liability Company shall be: CALL ABOUT MORTGAGES, LLC ("Company")

ARTICLE II -- ADDRESS

The principle of place of the of business and mailing address of the Company is located at 400 Woodcutter Lane – Palm Harbor, State of Florida.

ARTICLE III REGISTERED AGENT, REGISTERED OFFICE, & REGISTERED AGENT'S SIGNATURE:

PURSUANT TO THE PROVISIONS OF SECTION 608.415 OR 608.507 FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE A REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

The name of the limited liability company is Call About Mortgages, LLC

The Florida street address of the registered agent is: 200 Woodcutter Lane – Palm Harbor FL 34683

Having been named as a 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.

Jacqueline Elkins (Signature)

Registered Agent

Dated this 11th day of March 2003

ARTICLE IV - DURATION

The company shall have duration of 30 years and it shall dissolve at the end of said time frame.

ARTICLE V -- MANAGEMENT

The company shall be managed by managers in accordance with regulations adopted by the members for the management of the business and affairs of the company. These regulations may contain any provisions for the regulation and management of the affairs of the company not inconsistent with law or these articles or organization. The name and address of the initial manager of the company is Jacqueline Elkins of Palm Harbor Florida

ARTICLE VI – ADMISSION OF NEW MEMBERS

No additional members shall be admitted to the company except as set forth in the regulations of the company. A member may transfer his or her interest in the company as set forth in the regulations of the company, but the transferee shall have no right to participate in the management of the business and affairs of the company or become a member unless all the other members of the company other than the member proposing to dispose of his or her interest approve of the proposed transfer by unanimous written consent.

ARTICLE VII – MEMBERS RIGHTS TO CONTINUE BUSINESS

The company shall be dissolved on the death, bankruptcy, or dissolution of a member or manager, or on the occurrence of any other event that terminates the continued membership of a member in the company, unless the business of the company is continued as set forth in the regulations of the company, and provided there are at least one remaining member.

ARTICLE VIII – CAPITAL CONTRIBUTIONS

The undersigned member of Call About Mortgages, LLC certifies:

- a. The above named limited liability company has at least one member;
- b. The total amount of cash contributed by the members is \$1000
- c. If any, the agreed value of property other than cash contributed by members is \$0
- d. The total amount of cash and property contributed and anticipated to be contributed members is \$ 0.00

Jacqueline Elkins

Signature of Managing Member

ARTICLE IX - INDEMNIFICATION

(A) The company shall indemnify any person who is or was a party, who is threatened to made a party, to any threatened, pending or completed action, suitor proceeding, whether civil, criminal, administrative or investigative, including all appeals, by reason of the fact that he or she is or was a member, managing member or employee of the company, or is or was serving at the request of the company as a director, trustee, officer or employee of another limited liability company, corporation, partnership, joint venture, trust or other enterprise, against any and all expenses (including reasonable attorney's fees) judgments, decrees, fines, penalties and amounts paid in settlement, which were actually and reasonably incurred by him or her in connection with such action, suit or proceeding, if he or she acted in good faith and in a manner which he or she reasonably believed to be in, or at least not opposed to, the best interests of the company, and with respect to any criminal action or proceeding, he or she had no reasonable cause to believe his or her conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or plea of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he or she reasonably believed to be in, or at least not opposed to, the best interest of the company.

- (B) The foregoing indemnification shall not apply in the case of an action, suit or proceeding instituted by one or more members of the company, if the claim, matter or issue raised therein is determined by a court of competent jurisdiction to have resulted from the negligence or misconduct of the member(s) seeking indemnization; provided, however, that such indemnification shall nonetheless apply if, in view of all of the circumstances of the case, such court shall determine that such member(s) is/are fairly and reasonably entitled to indemnification, with respect to such expenses, judgments, decrees, fines, penalties and amounts paid in settlement as determined by the court.
- (C) Expenses of each person indemnified hereunder, incurred in defending against a civil, criminal, administrative or investigative action, suit or proceeding (including all appeals), or threat thereof, may be paid by the company in advance of the final disposition of such action, suit or preceding, as authorized by a majority in interest of the members, upon receipt of an undertaking by such person to repay such amount unless it shall ultimately be determined that he or she is entitled to by indemnified by the corporation.

ARTICLE X - The names and addresses of the Managers;

Names	Addresses
Jacqueline Elkins	200 Woodcutter Lane Palm Harbor FL 34683

CIVISION OF CORPORATIONS

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