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### BOWEN & CAMPIONE, P.A. ATTORNEYS AT LAW

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LENNON E. BOWEN, III
DAVID M. CAMPIONE\*
CHRISTOPHER C. CAMPIONE\*\*

Reply to Vero Beach

JOHN J. CAMPIONE JASON M. RADSON DEREK A. SCHROTH

\*Also admitted to practice in Georgia

\*\*Also admitted to practice in South Carolina

April 1, 2003

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

Re: Competitive Lending Resource, L.L.C.-File #03-189.v

Dear Sirs:

Enclosed you will find an original and one copy of the Articles of Organization and Certificate of Designation of Registered Agent in regard to the above-referenced limited liability company. You will also find enclosed this firm's check in the amount of \$125.00 which represents \$100.00 as the required filing fee and \$25.00 for the registered agent fee.

Please conform the copy and return it to us at your earliest convenience. Thank you for your assistance in this matter.

Sincerely yours,

Bowen & Campione, P.A.

Christopher C. Campion

Enclosures

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## ARTICLES OF ORGANIZATION OF COMPETITIVE LENDING RESOURCE, L.L.C.

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 I -- NAME

The name of the limited liability company shall be Competitive Lending Resource, L.L.C. ("company").

#### ARTICLE II -- ADDRESS

The mailing address and street address of the principal office of the company is 80 Royal Palm Pointe, Vero Beach, FL 32960.

#### ARTICLE III -- DURATION

The company shall commence its existence on the date these articles of organization are filed by the Florida Department of State or on another effective date if specified. The company's existence shall be perpetual unless the company is dissolved earlier as provided in these articles of organization or in the regulations.

#### ARTICLE IV -- REGISTERED OFFICE AND AGENT

The name and street address of the registered agent of the company in the state of Florida are Christopher C. Campione, Esq., Bowen & Campione, P.A., 80 Royal Palm Pointe, Vero Beach, FL 32960.

#### ARTICLE V -- MANAGEMENT

The Company is to be managed by the members.

#### ARTICLE V — 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.

IN WITNESS WHEREOF, I have signed these Articles of Organization and

acknowledged them to be my act this \_/s\_day of April, 2003.

Christopher C. Campione, Member

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

#### CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Under the provisions of F.S. 608.415 or 608.507, Competitive Lending Resource, L.L.C., submits the following statement to designate a registered office and registered agent in the state of Florida:

- 1. The name of the limited liability company is Competitive Lending Resource.
  L.L.C.
- 2. The name and street address of the registered agent in Florida are:

Christopher C. Campione Bowen & Campione, P.A. 80 Royal Palm Pointe Vero Beach, FL 32960

The undersigned, being the person named in the articles of organization of Competitive Lending Resource, L.L.C., as the registered agent of this limited liability company, hereby consents to accept service of process for the above-stated company at the place designated in the articles of organization, and accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of his or her duties, and is familiar with and accepts the obligations of the position of registered agent.

Christopher C. Campione, Registered Agent