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Law Office of Lisa A. Musial

3717 Del Prado Blvd. S., Suite #1 Cape Coral, FL 33904

> Phone (239) 542-1259 Fax: (239) 542-3931

> > April 19, 2003

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

Re: Friend 2 Friend Mortgage Services, L.L.C.

To Whom It May Concern:

Enclosed please find a letter from Diana Arpad, Managing Member/Resident Agent of Friend 2 Friend Mortgage Services, L.L.C., requesting that the enclosed Articles of Organization be filed. Also enclosed is a check for \$155.00, representing filing fees of \$100.00, a registered agent fee of \$25.00, and a certified copy of record fee of \$30.00. Please returned the filed, certified copy of the Articles of Organization in the stamped, self-addressed envelope enclosed for your convenience.

If you require additional information or have any questions, please feel free to contact the undersigned.

Very truly yours,

Lisa A. Musial

LAM:sp Enclosures

cc: Diana Arpad Planty

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

SUBJECT: Friend 2 Friend Mortgage Services, L.L.C.

Enclosed is an original and one copy of the articles of organization and a check for:

() () (X) \$155.00 ()^{*} Filing Fee Filing Fee, Filing Fee, Filing Fee, Registered Agent and Registered Registered Agent Registered Agent Agent Designation, and Designation, and Designation, Designation Certificate of Status Certified Copy, and Certified Copy Certificate of Status

From:

Diana Aread

Registered Agent and Member

03 APR 21. PH 2: 33

ARTICLES OF ORGANIZATION OF FRIEND 2 FRIEND MORTGAGE SERVICES, 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 makes, acknowledges, and files the following Articles of Organization.

ARTICLE I - NAME

The name of the limited liability company shall be FRIEND 2 FRIEND MORTGAGE SERVICES, L.L.C., ("company").

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the company is 752 Overiver Drive, North Fort Myers, FL 33903.

ARTICLE III -- DURATION

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

ARTICLE IV - REGISTERED AGENT, OFFICE AND AGENT'S SIGNATURE

The name and street address of the registered agent of the company in the state of Florida Burna Arpad, 752 Overiver Drive, North Fort Myers, FL 33903.

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 appaintment 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 obligations of my position as registered agent as provided for in Chapter 608, F.S.

ARTICLE V - MANAGEMENT

The company is to be managed by one or more managers and is, therefore, a manager - managed company.

ARTICLE VI -- CAPITAL CONTRIBUTIONS

The members of the company shall contribute to the capital of the company the cash or property set forth in Exhibit "A".

ARTICLE VII -- ADDITIONAL CAPITAL CONTRIBUTIONS

If a Managing Member allows additional members to join as Interest Holders of the company, no additional members shall be required to contribute any additional capital to the company.

ARTICLE VIII -- ADMISSION OF NEW MEMBERS

This company shall be comprised of two Members, unless otherwise decided by the two Members.

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 unanimous written consent.

ARTICLE VIX -- TERMINATION OF EXISTENCE

The company shall be dissolved on the death, bankruptcy, or dissolution of the managing member, 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 by the consent of all the remaining members, provided there are at least two remaining members.

IN WITNESS WHEREOF, the under and subscribed these articles of organization 2003.	•		oresentative has made		
(In accordance with section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)					
STATE OF FLORIDA COUNTY OF LEE		·			

Sworn to and subscribed before me this <u>NA</u> day of April 18, 2003 by Diana Arpad, who is <u>personally known to me, or who has produced a valid driver's license as identification.</u>

Notary Public My commission expires on:

Exhibit A to FRIEND 2 FRIEND MORTGAGE SERVICES, L.L.C. Article of Organization

Name, Address and Taxpayer Identification No. of Members	Initial Capital Contribution	Percentage Interest
Diana Arpad, Managing Member 752 Overiver Drive North Fort Myers, FL 33903.	\$1,836.00	91.80%
Sheldon Arpad, Member 752 Overiver Drive North Fort Myers, FL 33903.	\$ 164.00	8.20%