Electronic Articles of Organization For Florida Limited Liability Company

L03000027514 FILED 8:00 AM July 28, 2003 Sec. Of State

Article I

The name of the Limited Liability Company is: WITH OWNER LOANS LLC

Article II

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

1820 N CORPORATE LAKES BLVD 202D WESTON, FL. 33326

The mailing address of the Limited Liability Company is:

PO BOX 267544 WESTON, FL. 33326

Article III

The purpose for which this Limited Liability Company is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

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

LEO REYES PA 1820 N CORPORATE LAKES BLVD #202 WESTON, FL. 33326

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: LEO REYES

Article V

The name and address of managing members/managers are:

Title: MGR FOSTER AND FOSTER REALTY AND ASSOCIATES

11376 SR 84 DAVIE, FL. 33325

Title: MGRM LEO REYES PA

1820 N CORPORATE LAKES BLVD #202 WESTON, FL. 33326

Signature of member or an authorized representative of a member

Signature: LEO REYES

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