

**Electronic Articles of Organization
For
Florida Limited Liability Company**

**L03000036281
FILED 8:00 AM
September 24, 2003
Sec. Of State**

Article I

The name of the Limited Liability Company is:

GEM MORTGAGE GROUP LLC

Article II

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

6662 PERUZZI WAY
LAKE WORTH, FL. US 33467

The mailing address of the Limited Liability Company is:

6662 PERUZZI WAY
LAKE WORTH, FL. US 33467

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:

STEVEN ABRAMS
6662 PERUZZI WAY
LAKE WORTH, FL. 33467

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: STEVEN ABRAMS

Article V

The name and address of managing members/managers are:

Title: MGRM
STEVEN ABRAMS
6662 PERUZZI WAY
LAKE WORTH, FL. 33467 US

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Signature of member or an authorized representative of a member

Signature: STEVEN ABRAMS