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From: Account Name : COBB & COLE
Account Number : I20030000050
Phone : (386) 255-1811
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LIMITED LIABILITY COMPANY

Prime Home Mortgage, Inc., of Georgia, LLC

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FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

October 5, 2003

COBB & COLE

SUBJECT: PRIME HOME MORTGAGE, INC., OF GEORGIA, LLC
REF: W03000028634

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The name of the entity cannot include "INC." This word/abbreviation is readily associated with or is commonly used to denote another type of entity. Please amend your document throughout accordingly.

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**ARTICLES OF ORGANIZATION
OF
PRIME HOME MORTGAGE OF GEORGIA, L.L.C.
A Florida Limited Liability Company**

**ARTICLE 1
NAME**

The name of this Limited Liability Company is: Prime Home Mortgage of Georgia, L.L.C.

**ARTICLE 2
DURATION**

The duration of this limited liability company is perpetual from the date of commencement of the limited liability company's existence. The date and time of commencement of the limited liability company's existence is the time of filing of the original articles of organization by the Department of State of the State of Florida.

**ARTICLE 3
PRINCIPAL OFFICE AND REGISTERED AGENT**

The mailing and the street address of the principal office of the limited liability company is 2 Pine Lakes Parkway North, #4, Palm Coast, Florida 32137. The name and address of the initial registered agent of the limited liability company is Palmetto Charter Services, Inc., 150 Magnolia Ave., Daytona Beach, FL 32114.

**ARTICLE 4
MANAGEMENT**

The company is to be a manager-managed company. The name and address of its Manager is:

Frank A. Sypniewski, Jr.
2 Pine Lakes Parkway North, #4
Palm Coast, FL 32137

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ARTICLE 5
CONTINUATION OF BUSINESS

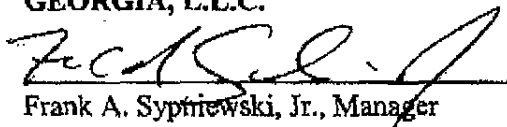
Upon the death, bankruptcy, retirement, resignation, or dissolution of a member or upon the occurrence of any other event which terminates the continued membership of a member in the limited liability company, the remaining members may continue the legal existence and business of the limited liability company if (i) there is at least one remaining member or a new member is admitted, and (ii) within 90 days after the occurrence of the event of dissociation, the members, by a majority in interest vote, consent in writing to the continuation of the business.

ARTICLE 6
ADMISSION OF ADDITIONAL MEMBERS

No person may be admitted as an additional member without the prior written consent of the Manager. If such person is admitted, he or she shall be subject to the obligations and limitations in the Operating Agreement of the limited liability company, as amended for the additional members.

IN WITNESS WHEREOF, the undersigned manager does hereby execute and acknowledge these articles of organization this 30th day of September, 2003.

**PRIME HOME MORTGAGE, LLC OF
GEORGIA, L.L.C.**


Frank A. Sypriewski, Jr., Manager

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**CERTIFICATE DESIGNATING REGISTERED
AGENT AND STREET ADDRESS FOR
SERVICE OF PROCESS**

Pursuant to Section 608.415 Florida Statutes, **PRIME HOME MORTGAGE, OF
GEORGIA, L.L.C.** hereby designates **PALMETTO CHARTER SERVICES, INC.**, 150 Magnolia
Ave., Daytona Beach, FL 32114, as its registered agent and the street address of its registered office,
respectively, for service of process within the State of Florida.

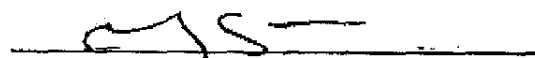
**PRIME HOME MORTGAGE, OF
GEORGIA, L.L.C.**


Frank A. Sypniewski, Manager

ACCEPTANCE OF DESIGNATION

The undersigned understands the obligations of and hereby accepts the foregoing designation as
registered agent of **PRIME HOME MORTGAGE, OF GEORGIA, L.L.C.** for service of process
within the State of Florida.

PALMETTO CHARTER SERVICES, INC., a
Florida corporation


By: John P. Ferguson
Its: Vice President

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