

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

L03000041097
FILED 8:00 AM
October 27, 2003
Sec. Of State

Article I

The name of the Limited Liability Company is:

THE SECOND MORTGAGE, LLC

Article II

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

7700 CONGRESS AVENUE
SUITE 3210
BOCA RATON, FL. US 33487

The mailing address of the Limited Liability Company is:

7700 CONGRESS AVENUE
SUITE 3210
BOCA RATON, FL. US 33487

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:

U. S. MORTGAGE, LLC
7700 CONGRESS AVENUE
SUITE 3210
BOVA RATON, FL. 33487

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: ANDREW RACHLIN, MANAGING MEMBER

Article V

The name and address of managing members/managers are:

Title: MGRM
U. S. MORTGAGE, LLC
7700 CONGRESS AVENUE
BOCA RATON, FL. 33487 US

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Article VI

The effective date for this Limited Liability Company shall be:

11/01/2003

Signature of member or an authorized representative of a member

Signature: ANDREW RACHLIN, MANAGING MEMBER