

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

L04000015078
FILED 8:00 AM
February 25, 2004
Sec. Of State

Article I

The name of the Limited Liability Company is:
MORTGAGE PREPAYMENT STRATEGIES, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
598 VIKINGS LANE
ATLANTIC BEACH, FL. 32233

The mailing address of the Limited Liability Company is:
P.O. BOX 330303
ATLANTIC BEACH, FL. 32233

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:
PATRICK J NEVILLE
598 VIKINGS LANE
ATLANTIC BEACH, FL. 32233

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: PATRICK J NEVILLE

Article V

The name and address of managing members/managers are:

Title: MGRM
PATRICK J NEVILLE
598 VIKINGS LANE
ATLANTIC BEACH, FL. 32233

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Signature of member or an authorized representative of a member

Signature: PATRICK J NEVILLE