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LIMITED LIABILITY COMPANY

Homes and Louas Direct LLC

Certificate of Status	0
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5/11/2004

ARTICLES OF ORGANIZATION OF Homes and Loans Direct LLC

ARTICLE I

NAME

The name of the limited liability company shall be: Homes and Loans Direct LLC

ARTICLE II

PRINCIPAL OFFICE

The principal place of business and mailing address of this Limited Liability Company shall be: 1219 S. Semoran Blvd., Ste. 1209, Winter Park, Florida 32792.

ARTICLE III

INITIAL REGISTERED AGENT & STREET ADDRESS

The name and address of the initial registered agent is: John Pena, 1265 S. Semoran Blvd #1209, Winter Park, Florida 32792. Located in the County of Orange.

ARTICLE IV

DURATION

The duration for the limited liability company shall be: 12/31/2044.

ARTICLE V

MANAGERS/MEMBERS

The management of the limited liability company is reserved for the Members and the names and addresses of the members of the Limited Liability Company are:

John Pena, 1265 S. Semoran Blvd. #1209, Winter Park, Florida 32792

Julie Pena, 1265 S. Semoran Blvd. #1209, Winter Park, Florida 32792

Masaru Karasawa, 1265 S. Semoran Blvd. #1209, Winter Park, Florida 32792

Angela Celis, 1265 S. Semoran Blvd. #1209, Winter Park, Florida 32792

Business Filings Incorporated, Organizer

Mark Schiff, AVP

Authorized Representative

Prepared by Mark Schiff, Business Filings Incorporated, 8025 Excelsior Dr., Suite 200,

Madison, WI 53717

(608) 827-5300

FAX AUDIT # 404000 1031 243

CRETARY OF STATE

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 608.415, FLORIDA STATUTES, THE UNDERSIGNED COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

The name of the limited liability company is: Homes and Loans Direct LLC

The name and address of the registered agent and office is: John Pena, 1265 S. Semoran Blvd. #1209, Winter Park, Florida 32792. Located in the County of Orange.

Having been named as registered agent and to accept service of process for the above stated 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.

Signature:

Ohn Pena

Date: April 21, 2004

SECRETARY OF STATE DIVISION OF CORPORATIONS

FAX AUDIT # 164 000 631243