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Erik Wesoloski, Esq. 560 Lincoln Road, Suite 302 Miami, Florida 33139

April 5, 2004

Registration Section Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

Registration Section:

Enclosed for your review and filing please find the following:

- (i) Articles of Organization of Affordable Mortgage LLC,
- (ii) Certificate of Designation of Registered Agent, and
- (iii) Check No. 1093 for \$130.00 for the following:
 - 1. filing fee (\$100.00),
 - 2. designation of registered agent (\$25.00), and
 - 3. certificate of status (\$5.00).

Please do not hesitate to contact me should you have any questions or comments.

Sincerely,

Erik Wesoloski

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ARTICLES OF ORGANIZATION OF AFFORDABLE MORTGAGE LLC

These Articles of Organization are made for the purpose of organizing a Florida Limited Liability Company under the Florida Limited Liability Company Act (Chapter 608, Florida Statutes).

ARTICLE I

<u>Name</u>

The name of this limited liability company is:

Affordable Mortgage LLC (the "Company")

ARTICLE II

Mailing Address and Street Address

The Company's mailing and street address is:

560 Lincoln Road, Suite 303 Miami Beach, Florida 33139

ARTICLE III

Name and address of Registered Agent/Registered Office

The name and address of the limited liability company's initial registered agent/registered office is:

Erik Wesoloski, Esq. 560 Lincoln Road, Suite 302 Miami Beach, Florida 33139

ARTICLE IV

Duration

The Company shall exist from the date of filing these Articles with the Florida Department of State until the occurrence of any of the events specified in Section 608.441, Florida Statutes, unless continued by the unanimous consent of all of the members.

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ARTICLE V Management of the Company

Subject to the terms and conditions of the Operating Agreement of the Company, the Company is to be managed by one or more managers appointed by the members.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization in his representative capacity as the duly appointed representative of all of the members of this Company on this 5th day of April, 2004. In accordance with Section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.

Erik Wesoloski,

Member Representative

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CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 608.415, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE THE REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the limited liability company is:

Affordable Mortgage LLC

2. The name and the Florida street address of the registered agent is:

Erik Wesoloski, Esq. 560 Lincoln Road, Suite 302 Miami Beach, Florida 33139

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 as provided for in Chapter 608, Florida Statutes.

By:

ERIK WESOLOSKI

DATED: this 5th day of April, 2004