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TRANSMITTAL LETTER

TO: Registration Section
Division of Corporations

SUBJECT: YM CAPITAL MORTGAGE FUNDING, LLC
(Name of Limited Liability Company)

The enclosed Articles of Organization and fee(s) are submitted for filing.

Please return all correspondence concerning this matter to the following:

MICHAEL M. DARBY
(Name of Person)

YM CAPITAL, INC.
(Firm/Company)

955 SW OAKA DR.
(Address)

LAKE CITY, FL. 32025
(City/State and Zip Code)

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For further information concerning this matter, please call:

MICHAEL M. DARBY at (386) 754-5093
(Name of Person) (Area Code & Daytime Telephone Number)

STREET ADDRESS:
Registration Section
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

MAILING ADDRESS:
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

**ARTICLES OF ORGANIZATION OF
4M CAPITAL MORTGAGE FUNDING LIMITED LIABILITY COMPANY**

The undersigned, being authorized to execute and file these Articles,
hereby certifies that:

ARTICLE I – Name:

The name of the Limited Liability Company is:

4M Capital Mortgage Funding, LLC

ARTICLE II – Address:

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

955 S.W. Baya Drive
Lake City, FL. 32025

955 S.W. Baya Drive
Lake City, FL. 32025

ARTICLE III – Duration:

The period of duration for the Limited Liability Company shall be:

Perpetual

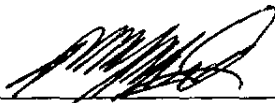
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ARTICLE IV – Registered Agent:

The Registered Agent of the Limited Liability Company and the street address of the registered agent is:

Michael M. Darby
955 S.W. Baya Drive
Lake City, FL. 32025

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, FS.



Registered Agent's Signature

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ARTICLE V – Management:

The Limited Liability Company is to be managed by a manager and the name and address of the manager is:

Michael M. Darby
955 SW Baya Drive
Lake City, FL. 32025

ARTICLE VI - Admission of Additional Members:

The right, if given, of the members to admit additional members and the terms and conditions of the admission shall be:

Additional members may be admitted, subject to manager's approval.

ARTICLE VII – Member's Right to Continue Business:

The right, if given, of the remaining members of the limited liability company to continue the business on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event that terminates the continued membership of a member in the limited liability company shall be:


The remaining members will have the right to continue the business on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member, or any other occurrence that would not allow a member to continue as a member.

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SECRETARY OF STATE

ARTICLE VIII –Limitation on Agency Authority of Members:

Pursuant to section 608.424 of the Florida Limited Liability Company Act, no member of the Company shall be an agent of the Company solely by virtue of being a member, and no member shall have the authority to incur debt or contractual liability on behalf of the Company solely by virtue of being a member.

IN WITNESS WHEREOF, I have signed these Articles of Organization and
acknowledge them to be my act this 20th day of April, 2004

 MICHAEL M. DARSY

Member/ Organizer

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