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(Requestor's Name)

(Address)

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(City/State/Zip/Phone #)

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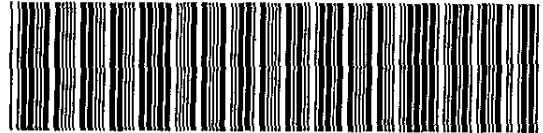
(Business Entity Name)

(Document Number)

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TALLAHASSEE FLORIDA

LD4-38701
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Dennis L. Horton, P. A.

Attorney and Counselor at Law

900 West Highway 50
Clermont, FL 34711-2873
Telephone: (352) 394-4008
Fax: (352) 394-5805

May 7, 2004

Secretary of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

Re: Organization of Harvard Mortgage Florida, LLC

Ladies and Gentlemen:

Enclosed for filing is Articles of Incorporation for Harvard Mortgage Florida, LLC. Also enclosed is my check in the amount of \$155.00 for the filing fee *and certified copy.*

If you have any questions, please don't hesitate to contact me.

Sincerely,



Dennis L. Horton

DLH/lm
Enclosures

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF ORGANIZATION
OF
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 HARVARD MORTGAGE FLORIDA, LLC.

**ARTICLE II
Address**

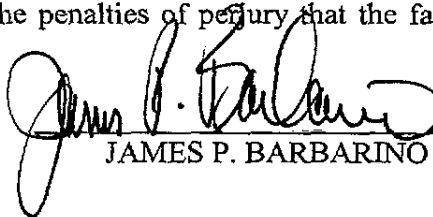
The mailing address and street address of the principal office of the Limited Liability Company is 1682 Orange Thorpe Lane, Clermont, FL 34711.

**ARTICLE III
Registered Agent and Registered Office**

The name and the Florida street address of the initial registered agent are JAMES P. BARBARINO, 1682 Orange Thorpe Lane, Clermont, FL 34711.

IN WITNESS WHEREOF, I have signed these Articles of Organization as an authorized representative of a member and acknowledged them to be my act this 4th day of May, 2004.

(In accordance with section 608.408(3), Florida Statutes, the execution of this certificate constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)


JAMES P. BARBARINO

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

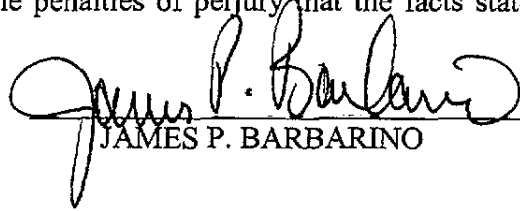
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STATEMENT ACCEPTING APPOINTMENT AS REGISTERED AGENT

I hereby accept the designation as registered agent to accept service of process for the above stated limited liability company at the place designated in this statement. I am familiar with and accept the obligations of my position as registered agent under Chapter 608, Florida Statutes.

(In accordance with section 608.408(3), Florida Statutes, the execution of this statement constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)


JAMES P. BARBARINO

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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