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From: Account Name : STUMP, STOREY & CALLAHAN, P.A.
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LIMITED LIABILITY COMPANY

Cristal Clear Mortgage, LLC

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**ARTICLES OF ORGANIZATION OF CRISTAL CLEAR MORTGAGE, LLC
A FLORIDA 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: CRISTAL CLEAR MORTGAGE, LLC

ARTICLE II — Address:

The mailing address and street address of the principal office of the Limited Liability Company is: 37 North Orange Avenue, Suite 200, Orlando, Florida, 32801.

ARTICLE III — Duration:

The period of duration for the Limited Liability Company shall be until December 31, 2050, unless terminated before that.

ARTICLE IV — Management:

XX The Limited Liability Company is to be managed by a manager or managers and the name(s) and address(es) of such manager(s) who is/are to serve as manager(s) is/are:

David Schwarz
97501 Overseas Highway
Key Largo, Florida 33037

F. Dave Clark
97501 Overseas Highway
Key Largo, Florida 33037

W. Scott Callahan
37 North Orange Avenue, Suite 200
Orlando, Florida 32801

The Limited Liability Company is to be managed by the members and the name and address of the managing member is:

ARTICLE V — Admission of Additional Members:

The right, if given, of the members to admit additional members and the terms and conditions of the admissions shall be determined by the Managing Member.

ARTICLE VI — Members' Rights to Continue Business

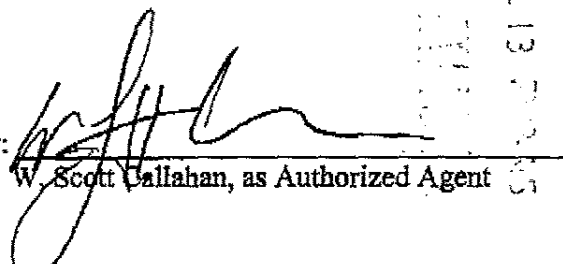
The remaining members of the limited liability company shall have the right to continue the business on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the limited liability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

ARTICLE VII — Registered Agent

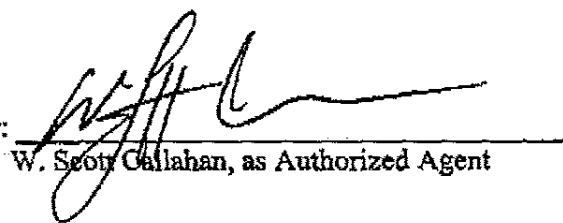
The address of the registered office of the Limited Liability Company in Florida is c/o Stump, Storey, Callahan, Dietrich & Spears, P.A., 37 North Orange Avenue, Suite 200, Orlando, Florida, 32801. The Limited Liability Company's registered agent at that address is W. Scott Callahan, Esquire.

IN WITNESS WHEREOF, we have signed these Articles of Organization and acknowledged them to be our act this 6th day of July, 2004.

RECORDED
JUL 13 2004
STUMP & STOREY & CALLAHAN

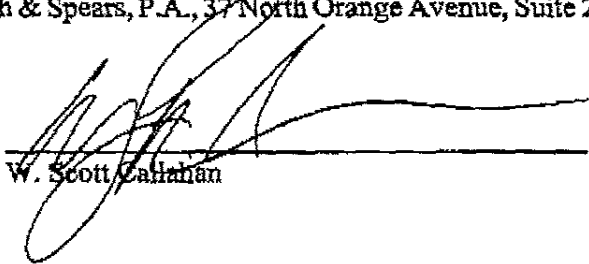
By: 
W. Scott Callahan, as Authorized Agent

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

By: 
W. Scott Callahan, as Authorized Agent

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for CRISTAL CLEAR MORTGAGE, LLC, at the place designated in the Articles of Organization, the undersigned is familiar with and accepts the obligations of that position pursuant to Florida Statutes 608. The address of the Registered Agent is c/o Stump, Storey, Callahan, Dietrich & Spears, P.A., 37 North Orange Avenue, Suite 200, Orlando, Florida, 32801.


W. Scott Callahan

Date: July 6, 2004

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CALLAHAN