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2004 JUL 22 PM 3:01
TALLAHASSEE, FLORIDA
CORPORATIONS

J. BRYAN JUL 23 2004

**Articles Of Organization
For
Florida Limited Liability Company

Florida Mortgage Solutions, LLC**

FILED
2004 JUL 22 PM 3:01
TALLAHASSEE, FLORIDA

ARTICLE I - Name:

The name of the Limited Liability Company is Florida Mortgage Solutions, LLC.

ARTICLE II - Address:

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

735 Dunlawton Ave.
Port Orange, Florida 32129

ARTICLE III - Duration:

The Limited Liability Company shall dissolve no later than December 31, 2070.

ARTICLE IV - Management:

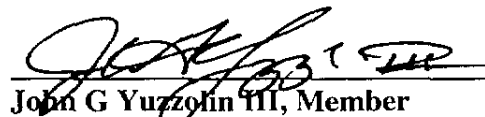
The Limited Liability Company is to be managed by the members and the name(s) and address(es) of the managing member(s) is/are:

NetWorth Financial Management, Inc.
735 Dunlawton Ave.
Port Orange, Florida 32129

Michael H Smalley, Inc.
1506 Chestnut Ave.
Winter Park, Florida 32789

ARTICLE V - Members Rights 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 which terminates the continued membership of a member in the limited liability company shall be: NONE.



John G Yuzolin III, Member

(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.)

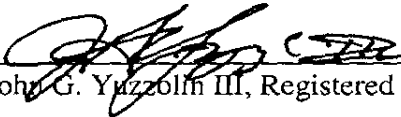
**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 608.415 or 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE A REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the limited liability company is Florida Mortgage Solutions, LLC.
2. The name and the Florida street address of the registered agent is:

John G. Yuzzolin III
735 Dunlawton Ave.
Port Orange, Florida 32129

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.



John G. Yuzzolin III, Registered Agent

Filing Fee: \$ 25 for Designation of Registered Agent

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TALLAHASSEE, FLORIDA