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SECRETARY OF STATE TALLAHASSEE, FLORIDA

Cover Letter

Date:

July 16, 2004

Contact Name:

Michael L. Taylor

Address:

2131 Park St.

Columbia SC 29201

Phone

803 446 4000

Enclosures:

Filing Fees

Articles of Organization

TRANSMITTAL LETTER

FILED TO: Registration Section Division of Corporations 2004 AUG 16 P 2: 06 SUBJECT: FLORIDA RESIDENTIAL MORTGAGE LLC SECRETARY OF STATE TALLAHASSEE, FLORIDA (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: George C. Heyward (Name of Person) Florida Residential Mortgage (Firm/Company) 3840 Oldfield Trail (Address) Jacksonville, Fl 32223 (City/State and Zip Code) For further information concerning this matter, please call:

STREET ADDRESS:

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

George Heyward

(Name of Person)

MAILING ADDRESS:

(Area Code & Daytime Telephone Number)

at (904) 268 5006

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

ARTICLES OF ORGANIZATION FOR

FILED

FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:	
The name of the Limited Liability Company is:	SECRETARY OF STATE TALLAHASSEE, FLORID
The name of the Limited Liability Company is.	IALLAHASSEE. FLORIC
Florida Residential Mortgage, L.L.	C.
ARTICLE II - Address:	· 1 cc
The mailing address and street address of the princ	ipal office of the Limited Liability Company i
Principal Office Address:	Mailing Address:
3840 Oldfield Trail	3840 Oldfield Trail
Jacksonville, FL 32223	Jacksonville, FL 32223
George C. Heyward Name	
Name	
	ox <u>NOT</u> acceptable)
Name 3840 Oldfield Trail Florida street address (P.O. B	ox <u>NOT</u> acceptable)
Name 3840 Oldfield Trail Florida street address (P.O. B	ox <u>NOT</u> acceptable) FLORIDA 32223
Name 3840 Oldfield Trail Florida street address (P.O. B	ox <u>NOT</u> acceptable) FLORIDA 32223
Name 3840 Oldfield Trail Florida street address (P.O. B Jacksonville City, State, and to accept service	ox <u>NOT</u> acceptable) <u>FLORIDA 32223</u> Zip e of process for the above stated limited liability
Name 3840 Oldfield Trail Florida street address (P.O. B Jacksonville City, State, and the been named as registered agent and to accept service any at the place designated in this certificate, I hereby act in this capacity. I further agree to comply with the	ox NOT acceptable) FLORIDA 32223 Zip e of process for the above stated limited liability accept the appointment as registered agent and the provisions of all statutes relating to the prope
Name 3840 Oldfield Trail Florida street address (P.O. B Jacksonville City, State, and to accept service my at the place designated in this certificate, I hereby	ox <u>NOT</u> acceptable) FLORIDA 32223 Zip e of process for the above stated limited liability accept the appointment as registered agent and be provisions of all statutes relating to the propertith and accept the obligations of my position as
Name 3840 Oldfield Trail Florida street address (P.O. B Jacksonville City, State, and g been named as registered agent and to accept service any at the place designated in this certificate, I hereby act in this capacity. I further agree to comply with the implete performance of my duties, and I am familiar, we	ox <u>NOT</u> acceptable) FLORIDA 32223 Zip e of process for the above stated limited liability accept the appointment as registered agent and be provisions of all statutes relating to the propertith and accept the obligations of my position as
Name 3840 Oldfield Trail Florida street address (P.O. B Jacksonville City, State, and g been named as registered agent and to accept service any at the place designated in this certificate, I hereby act in this capacity. I further agree to comply with the implete performance of my duties, and I am familiar, we	ox NOT acceptable) FLORIDA 32223 Zip e of process for the above stated limited liability accept the appointment as registered agent and are provisions of all statutes relating to the properth and accept the obligations of my position as pter 608, Florida Statutes

Page 1 of 2 (CONTINUED)

<u> Citle:</u>	Name and Address: 2004 AUS 16 P 2:
MGR" = Manager MGRM" = Managing Member	SECRETARY OF STAT TALLAHASSEE, FLORI
MGR	George C. Heyward 3840 Oldfield Trail
	Jacksonville, Fl 32223
	Udensonville, II Jeses
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REQUIRED SIGNATURE:	st be added if an effective date is requested. ran authorized representative of a member.
REQUIRED SIGNATURE: Signature of a member or (In accordance with section	2/

Filing Fees:
\$100.00 Filing Fee for Articles of Organization
\$ 25.00 Designation of Registered Agent
\$ 30.00 Certified Copy (Optional)
\$ 5.00 Certificate of Status (Optional)

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

Florida Residential Mortgage L.L.C.

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ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

3840 Oldfield Trail Jacksonville, Florida 32223

SECRETARY OF STATE TALLAHASSEE. FLORIDA

ARTICLE III **PURPOSE**

The purpose for which the corporation is organized is:

To provide funding of residential mortgages as well as other financial services.

ARTICLE IV SHARES

The number of shares of stock is:

10,000

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s):

George C. Heyward, President 3840 Oldfield Trail Jacksonville, FL 32223

Michael L. Taylor, Vice Pres. 3840 Oldfield Trail Jacksonville, FL 32223

REGISTERED AGENT

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

George C. Heyward 3840 Oldfield Trail

The name and address of the Incorporator is:

George C. Heyward 3840 Oldfield Trail Jacksonville, Fl 32223

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent

Date

Signature/Incorporator