

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L04000066052
FILED 8:00 AM
September 08, 2004
Sec. Of State
mthomas

Article I

The name of the Limited Liability Company is:

PINNACLE MORTGAGE, LLC

Article II

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

491 MAUNDER CT.
MARCO ISLAND, FL. 34145

The mailing address of the Limited Liability Company is:

ONE KALISA WAY
STE. 101
PARAMUS, NJ. 07652

Article III

The purpose for which this Limited Liability Company is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:

JAMES VALVANO II
491 MAUNDER CT.
MARCO, FL. 34145

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.

Registered Agent Signature: JAMES VALVANO, II

Article V

The name and address of managing members/managers are:

Title: MGR
JAMES VALVANO II
491 MAUNDER CT.
MARCO ISLAND, FL. 34145

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Article VI

The effective date for this Limited Liability Company shall be:

09/01/2004

Signature of member or an authorized representative of a member

Signature: JAMES VALVANO, II