

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

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Sec. Of State
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Article I

The name of the Limited Liability Company is:
NEVER STOP DREAMING MORTGAGES, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
291 RIVER ROAD
CLIFTON, NJ. 07014

The mailing address of the Limited Liability Company is:
291 RIVER ROAD
CLIFTON, NJ. 07014

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:
WILLIAM PORTOCARRERO
4000 SAPPHIRE COVE
WESTON, FL. 33331

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: WILLIAM PORTOCARRERO

Article V

The effective date for this Limited Liability Company shall be:
09/10/2004

Signature of member or an authorized representative of a member
Signature: WILLIAM PORTOCARRERO