

LD4 000089783

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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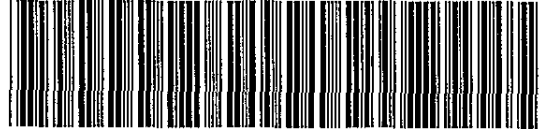
(Business Entity Name)

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LD4-89783
OK

LENDERS BY OWNER, LLC
5565 SW 43 Street, Davie, Florida 33314, Davie, Florida 33314

December 3, 2004

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

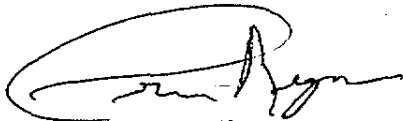
RE: **LENDERS BY OWNER, LLC**

Dear Secretary of State:

Enclosed find one original and a copy of the Articles of Organization of
LENDERS BY OWNER, LLC

Also find enclosed a check made payable to the Secretary of State in the amount
of \$125.00 which includes the statutory filing fee. Your assistance in establishing
this LLC is appreciated.

Respectfully,



CARLOS REYES

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF ORGANIZATION

OF

LENDERS BY OWNER, LLC

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, Florida Statutes Chapter 608, hereby makes, acknowledges, and files the following Articles of Organization.

ARTICLE 1 – NAME

The name of the limited liability company shall be LENDERS BY OWNER,
LLC
("Company")

ARTICLE 2 – ADDRESS

The principal place of business of the Company in Florida shall be 5565 SW 43
Street, Davie, Florida 33314, Davie, Florida 33314
and the mailing address shall be the same.

ARTICLE 3 – EFFECTIVE DATE

These Articles of Organization shall be effective immediately upon approval of
the Secretary of State, State of Florida.

ARTICLE 4- DURATION

Subject to the provision of Article 9, the Company's existence shall terminate no
later than 99 years from its date of commencement, unless the Company is earlier
dissolved as provided in these articles of Organization.

ARTICLES 5 – PURPOSES AND POWERS

The general purpose for which the Company is organized is to engage in the
business of internet service provider and to transact any lawful business for which a
limited liability company may be organized under the laws of the State of Florida. The
Company shall have all the powers granted to a limited liability company under the laws
of the State of Florida.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLE 6 – REGISTERED OFFICE AND REGISTERED AGENT

The initial address of registered office of this Company is, at 5565 SW 43 Street, Davie, Florida 33314, Davie, Florida 33314. The name and address of the registered agent of this Company is CARLOS REYES, 5565 SW 43 Street, Davie, Florida 33314, Davie, Florida 33314.

ARTICLE 7 – ADMISSION OF NEW MEMBERS

No additional member (s) shall be admitted to the Company except with the unanimous written consent of all the members (s) of the Company and upon such terms and conditions as shall be determined by all the member (s). A member may transfer his or her interest of the Company as set forth in the regulations of the Company, but the transferee shall have no right to participate in the management of the business and affairs of the Company or become a member unless all the other member (s) of the Company other than the member proposing to dispose of his or her interest approve to the proposed transfer by unanimous written consent.

ARTICLE 8 – TERMINATION OF EXISTENCE

The Company shall be dissolved upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or manager, or upon the occurrence of any other even that terminates the continued membership of a member in the company, unless the business of the Company is continued by the consent of all remaining members, provided there are at least one remaining member.

ARTICLE 9 – MANAGEMENT

The Company shall be managed by a member or manager(s) in accordance with regulations adopted by the member(s) for the management of the business and affairs of the Company. These regulations may contain any provisions for the regulation and management affairs off the Company not inconsistent with the law or these Articles of Organization. The names of all such manager(s) who is /are to serve as manager (s) is are:

Operation Manager:	CARLOS REYES
Secretary:	CARLOS REYES
Treasurer:	CARLOS REYES

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SECRETARY
TALLAHASSEE
FLORIDA

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Whose address shall be the same as the principal office of the Company.

ARTICLE 10 – INDEMNIFICATION

The Company shall indemnify managers and officers of the Company who was wholly successful, on the merits or otherwise, in the defense of any proceeding to which the manager or officer was a party because the manager or officer is or was a manager or officer of the Company against reasonable attorney fees and expenses incurred by the manager or officer in connection with the proceeding. The Company may indemnify an individual made a party to a proceeding because the individual is or was manager, officer, employee or agent of the Company against liability if authorized in the specific case after determination, in the manner required by the member(s), that indemnification of the manager, officer, employee or agent, as the case may be, is permissible in the circumstances because the manager, officer, employee or agent has met the standard of conduct set forth by the members (s). The indemnification and advancement of attorney fees and expenses for managers, officers, employees and agents of the company shall apply when such persons are serving at the Company's request while a manager, officer, employee or agent of the Company, as the case may be, as a manager, officer, partner, trustee, employee or agent of another foreign or domestic Company, partnership, joint venture, trust, employee benefit plan or other enterprise, whether or not for profit, as well as in their official capacity with the Company. The Company also may pay for or reimburse the reasonable attorney fees and expenses incurred by a manager, officer, employee or agent of the Company who is a party to a proceeding in advance of final deposition of the proceeding. The Company also may purchase and maintain insurance on behalf of an individual arising from the individual's status as a manager, officer, employee or agent of the Company, whether or not the Company would have power to indemnify the individual against the same liability under the law. All references in these Articles of Organization are deemed any amendment or successor thereto. Nothing contained in these Articles of Organization shall limit or preclude the exercise of any right relating to indemnification or advance of attorney fees and expenses to any person who is or was manager, officer, employee or agent of the Company or the ability of the Company otherwise to indemnify or advance expenses to any such person by contract or in any other manner. If any word, clause or sentence of the foregoing provisions regarding indemnification or advancement of the attorney fees or expenses shall be held invalid as contrary to law or public policy, it shall be severable and the provisions remaining shall not be otherwise affected. All references in these Articles of Organization to "manager," "officer," "employee" and "agent" shall include the heirs, estates, executors, administrators and personal representatives of such persons.

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IN WITNESS WHEREOF, The undersigned, an authorized representative of the members, has made and subscribed these Articles of Organization at _____, Florida, for the foregoing uses and purposes, this 12/3/, 2004.


CARLOS REYES, Authorized Representative
of the Members

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF ORGANIZATION**

CARLOS REYES, having a business office identical with the registered office of the Company name above and foregoing Articles of Organization, familiar with and accepts the obligations of the position of Registered Agent under Section 608.4155, Florida Statutes and other applicable Florida Statutes.

By:  CARLOS REYES

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
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