

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

L05000001635
FILED 8:00 AM
January 06, 2005
Sec. Of State
Irrivers

Article I

The name of the Limited Liability Company is:
MORTGAGE BANK LLC

Article II

The street address of the principal office of the Limited Liability Company is:
13348 COLONY SQUARE DR
2722
ORLANDO, FL. US 32837

The mailing address of the Limited Liability Company is:
PO BOX 690986
ORLANDO, FL. US 32869

Article III

The purpose for which this Limited Liability Company is organized is:
THE BUSINESS IS AUTHORIZED TO SOLICIT MORTGAGE LOANS ON
BEHALF OF A BORROWER, TO ACCEPT AN APPLICATION, AND TO
NEGOTIATE TERMS AND CONDITIONS OF A MORTGAGE LOAN ON BEHALF
OF A LENDER

Article IV

The name and Florida street address of the registered agent is:
SMART WORLD LLC
PO BOX 690986
ORLANDO, FL. 32869

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: MIGUEL FRIAS

Article V

The name and address of managing members/managers are:

Title: MGR
SMART WORLD LLC
PO BOX 690986
ORLANDO, FL. 32869 US

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Article VI

The effective date for this Limited Liability Company shall be:

01/05/2005

Signature of member or an authorized representative of a member

Signature: MIGUEL FRIAS