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Kevin Cavasos Cornerstone Mortgage of Tampa Bay, L.L.C. 2506 South MacDill, Suite A Tampa, FL 33629

January 1, 2005

Secretary of State Registration Section Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

Re: Cornerstone Mortgage of Tampa Bay, L.L.C.

Dear Sir or Madam:

Enclosed please find the original and one copy of Articles of Organization, together with a check in the amount of \$155.00. This represents the cost of the Filing Fees, Certified Copy of Articles of Organization and Fee for Registered Agent Designation for the above-named organization.

Very truly yours,

Kevin Cavasos

Cornerstone Mortgage of Tampa Bay, L.L.C.

Enclosures

check stapled here

TITO

ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

of

CORNERSTONE MORTGAGE OF TAMPA BAY, L.L.C.

The undersigned subscriber to these Articles of Organization, a natural person competent to contract, hereby forms a limited liability company under the laws of the State of Florida.

ARTICLE I - ORGANIZATION NAME

The name of the organization is Cornerstone Mortgage of Tampa Bay, L.L.C

ARTICLE II - DURATION

The limited liability company shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The limited liability company is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - ORGANIZATION OFFICE

The organization's mailing address shall be as follows:

2506 South MacDill, Suite A Tampa, FL 33629

The organization's principal office shall be as follows:

2506 South MacDill, Suite A Tampa, FL 33629

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT & REGISTERED AGENT'S SIGNATURE

The name and the Florida street address of the Initial Registered Office and Agent of this Organization is:

Kevin Cavasos 780 94th Avenue North, Suite 102 St. Petersburg, FL 33702

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 as provided for in Chapter 608, F.S.

Kevin Cavasos

ARTICLE VI - MANAGERS

This organization shall have three (3) managers initially. The number of managers may be either increased or diminished from time to time by the By-Laws, but shall never be less than three (3). The names and addresses of the initial managers of the organization are as follows:

Kevin Cavasos 780 94th Avenue North Suite 102 St. Petersburg, FL 33702

Manager

James Landers 2506 South MacDill, Suite A Manager

Tampa, FL 33629

Andrew P. Wood 2506 South MacDill, Suite A Tampa, FL 33629

Manager

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ARTICLE VII - SIGNER

The name and address of the person signing these Articles of Organization is as follows:

Kevin Cavasos 780 94th Avenue North Suite 102 St. Petersburg, FL 33702

ARTICLE VIII - MANAGEMENT

The Limited Liability Company is to be managed by one or more managers who are also members and is, therefore, a member – managed company.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Organization this 1st day of January, 2005.

Kevin Cavasos

STATE OF FLORIDA)
COUNTY OF PINELLAS)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Kevin Cavasos, known to me to be the person who executed the foregoing Articles of Organization, and who acknowledged before me that he executed these Articles of Organization.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 1st day of January, 2005

Notary Public, State of Florida at Large

My Commission Expires:

