

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

L05000009571
FILED 8:00 AM
January 31, 2005
Sec. Of State
Irrivers

Article I

The name of the Limited Liability Company is:
POINT-LESS MORTGAGE GROUP, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
389 LAKEPARK TRAIL
OVIEDO, FL. US 32765

The mailing address of the Limited Liability Company is:
389 LAKEPARK TRAIL
OVIEDO, FL. US 32765

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:
LISA J NEWMAN
389 LAKEPARK TRAIL
OVIEDO,, FL. 32765

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: LISA J NEWMAN

Article V

The name and address of managing members/managers are:

Title: MGR
LISA J NEWMAN
389 LAKEPARK TRAIL
OVIEDO, FL. 32765 US

Title: MGR
ANTHONY J ORIHUELA
4778 BROOKHAVEN ST
COCOA, FL. 32927 US

L05000009571
FILED 8:00 AM
January 31, 2005
Sec. Of State
Irrivers

Article VI

The effective date for this Limited Liability Company shall be:

01/30/2005

Signature of member or an authorized representative of a member

Signature: LISA J NEWMAN