

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

L05000011471
FILED 8:00 AM
February 03, 2005
Sec. Of State
mhodges

Article I

The name of the Limited Liability Company is:

S & B HOME MORTGAGE, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

14151 CATTLE EGRET PLACE
BRADENTON, FL. US 34202

The mailing address of the Limited Liability Company is:

14151 CATTLE EGRET PLACE
BRADENTON, FL. US 34202

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:

GREG A BETTERTON
981 RIDGEWOOD AVENUE
SUITE 101
VENICE, FL. 34285

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: GREG BETTERTON

Article V

The name and address of managing members/managers are:

Title: MGRM
MELANIE SIMPSON
14151 CATTLE EGRET PLACE
BRADENTON, FL. 34202 US

Title: MGRM
LISA BAUMGARTNER
14107 CATTLE EGRET PLACE
BRADENTON, FL. 34202 US

Article VI

The effective date for this Limited Liability Company shall be:

02/03/2005

Signature of member or an authorized representative of a member

Signature: GREG BETTERTON

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