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LIMITED LIABILITY COMPANY

Rain Tree Mortgage Group, LLC

Certificate of Status	0
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**ARTICLES OF ORGANIZATION
OF
RAIN TREE MORTGAGE GROUP, LLC
A Florida Limited Liability Company**

ARTICLE 1

NAME

The name of this Limited Liability Company is: Rain Tree Mortgage Group, LLC

ARTICLE 2

PRINCIPAL OFFICE AND REGISTERED AGENT

The mailing and the street address of the principal office of the limited liability company is 2 Florida Park Dr. N, Suite 107, Palm Coast, FL 32137. The name and address of the initial registered agent of the limited liability company is Palmetto Charter Services, Inc., 150 Magnolia Ave., Daytona Beach, FL 32114.

ARTICLE 3

MANAGEMENT

The company is to be a member-managed company. The name and address of its Managers are:

Fred W. Lewers
8 Carlos Court
Palm Coast, FL 32137

Louis Delgado
19 S. Clarendon Court
Palm Coast, FL 32137

Thomas R. Anderson
31 Roebling Road
Bernardsville, NJ 07924-1409

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IN WITNESS WHEREOF, the undersigned authorized representative of a member does hereby execute and acknowledge these articles of organization this 11th day of February, 2005.

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Joshua J. Pope, Authorized Representative

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**CERTIFICATE DESIGNATING REGISTERED
AGENT AND STREET ADDRESS FOR
SERVICE OF PROCESS**

Pursuant to Section 608.415 Florida Statutes, Rain Tree Mortgage Group, LLC hereby designates PALMETTO CHARTER SERVICES, INC., 150 Magnolia Ave., Daytona Beach, FL 32114, as its registered agent and the street address of its registered office, respectively, for service of process within the State of Florida.

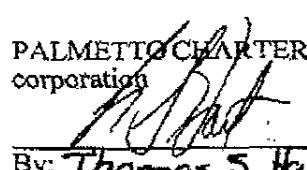


Joshua J. Pope, Authorized Representative

ACCEPTANCE OF DESIGNATION

The undersigned understands the obligations of and hereby accepts the foregoing designation as registered agent of Rain Tree Mortgage Group, LLC for service of process within the State of Florida.

PALMETTO CHARTER SERVICES, INC., a Florida
corporation



By: Thomas S. Hart
Its: Vice President

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