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**Jeanette M. Lombardi, P.A.**

3033 Riviera Drive, Suite 202 • Naples, FL 34103 Phone 239.261.7690 • Fax 239.643.7017 • Email [jeanette@jmlfloridalaw.com](mailto:jeanette@jmlfloridalaw.com) • [www.jmlfloridalaw.com](http://www.jmlfloridalaw.com)

April 12, 2005

VIA UPS

Registration Section  
Division of Corporations  
State of Florida  
409 E. Gaines Street  
Tallahassee, FL 32399

RE: Anchor Home Mortgage of Naples, LLC

Dear Sir or Madam:

Enclosed please find the following:

1. Original and copy of Articles of Organization for the above limited liability company;
2. My firm check in the amount of \$160.00 for filing and certified copies and certificate of status;
3. Letter from Anchor Home Mortgage of Naples, Inc., authorizing the use of the name "Anchor Home Mortgage of Naples, LLC".

For further information on this matter, please contact:

**Jeanette M. Lombardi** 239-261-7690  
Email: [jeanette@jmlfloridalaw.com](mailto:jeanette@jmlfloridalaw.com)

Thank you.

Very truly yours,

Jeanette M. Lombardi

Jml

Encls.

Cc: Arthur E. Menaldi (with encls.)

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TALLAHASSEE, FLORIDA

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**ARTICLES OF ORGANIZATION**  
**OF**  
**ANCHOR HOME MORTGAGE OF NAPLES, LLC.**

The undersigned, for the purpose of organizing a Florida limited liability company, hereby adopts the following Articles of Organization:

**Article I**  
**Name**

The name of the limited liability company is Anchor Home Mortgage of Naples, LLC.

**Article II**  
**Principal Office and Mailing Address**


The principal office and mailing address of this limited liability company is 740 Belair Court, Naples, Florida 34103.

**Article III**  
**Registered Agent**

The name and Florida address of the registered agent are: Arthur E. Menaldi, 740 Belair Court, Naples, FL 34103.

**Acknowledgement:**

Having been named to accept service of process for the above Limited Liability Company, at the place designated in this certificate, I hereby accept the designation to act in this capacity. I further agree to comply with the provisions of the 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, Florida Statutes.

  
\_\_\_\_\_  
ARTHUR E. MENALDI

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**Article IV**  
**Manager**

The name and address of each manager or managing member is:

<u>Title</u>	<u>Name</u>	<u>Address</u>
Manager	Arthur E. Menaldi	740 Belair Court, Naples, FL 34103

**Article V**  
**Effective Date**

The effective date for this limited liability company shall be April 12, 2005.

**Article VI**  
**Amendment**

This company reserves the right to amend or repeal any provisions contained in these Articles or any amendment thereto.

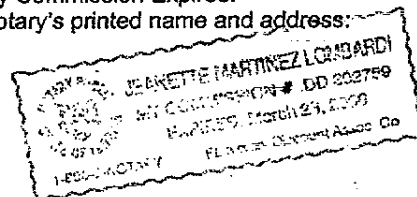
IN WITNESS WHEREOF, the undersigned has executed these Articles of  
Organization this 12 day of April, 2005.

  
\_\_\_\_\_  
Manager - ARTHUR E. MENALDI

STATE OF FLORIDA                     )  
COUNTY OF COLLIER         )

The foregoing instrument was sworn to, subscribed and acknowledged before me this 12 day of April, 2005, by ARTHUR E. MENALDI, who is personally known to me or who produced \_\_\_\_\_ as identification and who did take an oath, under penalties of perjury.

\_\_\_\_\_  
Notary Public, State of Florida  
My Commission Expires:  
Notary's printed name and address:

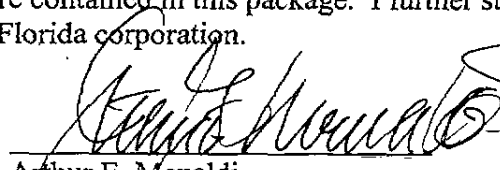


Florida Division of Corporations  
Registration Section  
409 E. Gaines Street  
Tallahassee, FL 32399

RE: ANCHOR HOME MORTGAGE OF NAPLES, INC.  
DOC # P99000106265

Dear Sir Or Madam:

I am the President of the above Florida corporation. I hereby inform you that I wish to consent to the use of the above name by Anchor Home Mortgage of Naples, LLC, the articles of organization, which are contained in this package. I further state that I do not intend to reinstate the above referenced Florida corporation.

  
Arthur E. Menaldi  
President, Anchor Home Mortgage of Naples, Inc.

Dated APRIL 12, 2005

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TALLAHASSEE FLORIDA