

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

**L05000045446
FILED 8:00 AM
May 09, 2005
Sec. Of State
jbryan**

Article I

The name of the Limited Liability Company is:

EXPERT HOME MORTGAGE, LLC

Article II

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

13018 NE 8TH AVE
NORTH MIAMI, FL. 33161

The mailing address of the Limited Liability Company is:

13018 NE 8TH AVE
NORTH MIAMI, FL. 33161

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:

THE BUSINESS PARTNERS, LLC
8844 SW 177 TERRACE
PALMETTO BAY, FL. 33157

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: DOLEY MATHURIN

Article V

The name and address of managing members/managers are:

Title: MGRM
JUSTIN MANUEL
10315 NW 2ND CT
MIAMI SHORES, FL. 33150

Title: MGR
BUSINESS PARTNERS, LLC
8844 SW 177 TERRACE
PALMETTO BAY, FL. 33157

Title: MGR
JOEL RICHARD
13018 NE 8TH AVE
NORTH MIAMI, FL. 33161

Title: MGR
RONY WILLIAM
13018 NE 8TH AVE
NORTH MIAMI, FL. 33161

Article VI

The effective date for this Limited Liability Company shall be:

05/05/2005

Signature of member or an authorized representative of a member

Signature: DOLEY MATHURIN

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