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From:

Account Name : DEAN, MEAD, EGERTON, BLOODWORTH, CAPOURNO & BOZARTH, P.A.
Account Number : 076077001702
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Fax Number : (407) 423-1831

LIMITED LIABILITY COMPANY

Personalized Mortgage Funding, LLC

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DIVISION OF CORPORATIONS

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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**ARTICLES OF ORGANIZATION
OF
PERSONALIZED MORTGAGE FUNDING, LLC**

The undersigned, acting as organizer of this limited liability company pursuant to Chapter 608 of the Florida Statutes, hereby forms a limited liability company under the laws of the State of Florida and adopts the following Articles of Organization for such limited liability company:

ARTICLE I - NAME OF COMPANY

The name of the limited liability company is Personalized Mortgage Funding, LLC (the "Company").

ARTICLE II - PRINCIPAL OFFICE

The street address, and the mailing address, of the principal office of the Company is 13161 S.W. 2nd Court, Ocala, Florida 34473-8528.

ARTICLE III - REGISTERED AGENT AND REGISTERED OFFICE

The street address of the initial registered office of the Company in the State of Florida is 13161 S.W. 2nd Court, Ocala, Florida 34473-8528. The name of the registered agent of the Company at that address is Steven Fox.

ARTICLE IV - MANAGEMENT

The Company is to be a manager-managed company. The name and address of the initial manager of the Company is Steven Fox, 13161 S.W. 2nd Court, Ocala, Florida 34473-8528.


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ARTICLE V - EFFECTIVE DATE

The effective date of these Articles of Organization, and the beginning of the existence of the Company, shall be the date of filing of these Articles of Organization with the Florida Department of State.

The undersigned member has made and subscribed these Articles of Organization
this 11 day of May, 2005.

Under penalties of perjury I declare that I have read the foregoing and know the contents thereof and that the facts stated herein are true and correct.


Steven Fox

STATEMENT OF ACCEPTANCE OF REGISTERED AGENT

Having been named as registered agent to accept service of process for the above referenced limited liability company, at the place designated in the foregoing Articles of Organization, I hereby accept such appointment and agree to act in such capacity. I further agree to comply with the provisions of all statutes relevant to the proper and complete performance of the duties of a registered agent, and I am familiar with, and accept the duties and obligations of, Section 608.415 of the Florida Statutes.

Steven Fox

Date: May 11, 2005

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