Electronic Articles of Organization For Florida Limited Liability Company

L05000065123 FILED 8:00 AM June 30, 2005 Sec. Of State jsadler

Article I

The name of the Limited Liability Company is: LOYALTY MORTGAGE, LLC

Article II

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

6065 N.W. 167TH STREET B-18 MIAMI, FL. 33015

The mailing address of the Limited Liability Company is:

6065 N.W. 167TH STREET B-18 MIAMI, FL. 33015

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:

EUGENE VIGOA 19625 NW 79TH STREET MIAMI, FL. 33015

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: GENE VIGOA

Article V

The name and address of managing members/managers are:

Title: MGR EUGENE VIGOA 6065 N.W. 167TH STREET, B-18 MIAMI, FL. 33015

Title: MGRM JOHN VIGOA 6065 N.W. 167 TH STREET, B-18 MIAMI, FL. 33015

Title: MGRM JOE CRISCIONE 6065 N.W. 167 TH STREET MIAMI, FL. 33015

Article VI

The effective date for this Limited Liability Company shall be: 06/25/2005

Signature of member or an authorized representative of a member Signature: RAMON RUBIO, ATTORNEY AT LAW

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