

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

L05000076388
FILED 8:00 AM
August 03, 2005
Sec. Of State
tcline

Article I

The name of the Limited Liability Company is:
AMERICAN FAMILY LOAN & REFI CENTER, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
1018 N. WARD STREET
TAMPA, FL. 33607

The mailing address of the Limited Liability Company is:
1018 N. WARD STREET
TAMPA, FL. 33607

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:
WILLIAM G SMOAK
1000 N. ASHLEY DRIVE
SUITE 500
TAMPA, FL. 33602

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: WILLIAM G K SMOAK

Article V

The name and address of managing members/managers are:

Title: MGRM
APRIL RYALS
1018 N. WARD STREET
TAMPA, FL. 33607

L05000076388
FILED 8:00 AM
August 03, 2005
Sec. Of State
tcline

Signature of member or an authorized representative of a member

Signature: WILLIAM SMOAK