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LIMITED LIABILITY COMPANY

HOME MARKET MORTGAGE, LLC

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ARTICLES OF ORGANIZATION OF HOME MARKET MORTGAGE, LLC

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The undersigned, acting as the organizer of a limited liability company to be ORIDA formed under the Florida Limited Liability Company Act, as amended (the "Act"), hereby forms a Florida limited liability company (this "Company") pursuant to the Act and hereby sets forth the following Articles of Organization (these "Articles"):

ARTICLE I

The name of this Company shall be: HOME MARKET MORTGAGE, LLC.

ARTICLE II Place of Business

The principal place of business and mailing address of this Company shall be 13575 58th Street North, Suite 200, Clearwater, Florida 33760, and such other place or places as may be designated by the members from time to time.

ARTICLE III Registered Agent and Office

The initial registered agent for this Company shall be Dawn O. Galasso, and the address of the registered agent for service of process shall be 13575 58th Street North, Suite 200. Clearwater, Florida 33760.

ARTICLE IV Management of Business

The Company shall be manager-managed.

The undersigned has executed these Articles of Organization this 18 day of August, 2005.

DAMNO GALASSO

Prepared by:
Peter A. Rivellini
Johnson, Pope, Bokor,
Ruppel & Burns, LLP
911 Chestnut Street
Clearwater, FL 33756
727-401-1010
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CERTIFICATE OF DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

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The undersigned, having been named Registered Agent and designated to A ID:] accept service of process for the above-stated Company, hereby agrees to act in this capacity, and further agrees to comply with the provisions of all statutes relative to the OF STATE proper and complete performance of the duties hereunder.

Dated: August 18, 2005

DAWN O. GALASSO

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