Electronic Articles of Organization For Florida Limited Liability Company

L05000093005 FILED 8:00 AM September 21, 2005 Sec. Of State alunt

Article I

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

Article II

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

290 WAYMONT COURT SUITE 110 LAKE MARY, FL. US 32746

The mailing address of the Limited Liability Company is:

290 WAYMONT COURT SUITE 110 LAKE MARY, FL. US 32746

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:

CHRISTOPHER G KITRINOS 280 WAYMONT COURT SUITE 110 LAKE MARY, FL. 32746

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: CHRISTOPHER G. KITRINOS

Article V

The name and address of managing members/managers are:

Title: MGR CHRISTOPHER G KITRINOS 224 HAZELTINE DRIVE DEBARY, FL. 32713 US

Title: MGR THOMAS R KELLY 2540 DORFIELD DRIVE ROCHESTER HILLS, MI. 48307 US

Title: MGRM JAMES P SIMPSON 2648 CHARTWELL ROAD COLUMBUS, OH. 43220 US

Title: MGR WILLIAM T ELMHURST 2704 BRISTOL ROAD COLUMBUS, OH. 43221 US

Signature of member or an authorized representative of a member

Signature: JAMES P. SIMPSON

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