P. 01 Page 1 of 1

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LIMITED LIABILITY COMPANY

NORTHSTAR HOMES MORTGAGE, LLC

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ARTICLES OF ORGANIZATION OF NORTHSTAR HOMES MORTGAGE, LLC

These Articles of Organization are made for the purpose of organizing a Florida Limited Liability Company under the Florida Limited Liability Company Act, Chapter 608, Florida Statutes.

ARTICLE I NAME

The name of this limited liability company is NORTHSTAR HOMES MORTGAGE, LLC (the "Company").

ARTICLE II ADDRESS

The Company's mailing address and street address of the principal office of the Company is 4900 Linton Boulevard, Suite # 17, Delray Beach, FL 33445.

ARTICLE III REGISTERED AGENT AND OFFICE

The name and address of the initial registered agent of the Company is Mr. Michael Wurtenberger, 900 Linton Boulevard, Suite # 17, Delray Beach, FL 33445.

ARTICLE IV MANAGEMENT

The Company shall be a Manager-Managed entity.

The undersigned executed fliese Articles of Organization on this _ October, 2005.

Authorized Representative of the Members:

(In accordance with Section 608.408(3), Florida Statutes, the execution of this affidavit constitutes an affirmation under the penalties of penjury that the facts stated herein are true.)

Michael Wurtenberger

{204621.0002/N0572305_1}

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CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 608.415, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE A REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the limited liability company is:

NORTHSTAR HOMES MORTGAGE, LLC

2. The name and the Florida address of the registered agent are:

Mr. Michael Wurtenberger 4900 Linton Boulevard, Suite # 17 Delray Beach, FL 33445

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.

Michael Wurtenberger