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Division of Corporations

: (850)205-0383 Fax Number

From:

Account Name : EMPIRE CORPORATE KIT COMPANY

Account Number: 072450003255 Phone : (305)634-3694

Fax Number : (305)633-9696

LIMITED LIABILITY COMPANY

intelligent home loans 4u, lle

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Articles of Organization of

INTELLIGENT HOME LOANS 4 U, LLC

The undersigned natural person(s), of the age of eighteen years or more, acting as organizers of a limited liability company under the State of Florida Limited Liability Company Act, adopt(s) the following Articles of Organization for such limited liability company.

Article 1-NAME

The name of this limited liability company is:

INTELLIGENT HOME LOANS 4 U, LLC.

Article 2 .- REGISTERED OFFICE AND REGISTERED AGENT

Registered Office and Registered Agent. The initial registered office of this limited liability company and the name of its initial registered agent at this address are:

> Gina Marie Drayton 1224 -12th Lane Palm Beach Gardens, FL 33418

Article 3-PURPOSES AND POWERS

The purposes for which this limited liability company is organized are to engage in the business of mortgage broker and to transact any lawful business for which a limited liability company may be organized under the laws of the State of Florida. The Company shall have all powers granted to a limited liability company under the laws of the State of Florida

Article 4.-Management and names and addresses of initial MEMBERS

The management of this limited liability company is reserved to the intelligent home loans 4 v, LLC. The names and addresses of its initial Members are:

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Gind Maria Draybon-Managing Member 1224 - 12th Lane Palm Beach Gardens, FL 33418

ATBLELS 5.-PRINCIPAL PLACE OF BUSINESS OF THE LINITED LIABILITY COMPANY

The principal place of business of the limited liability company shall be:

1224-12th Lane Palm Beach Gardens, FL 33149

Article 6.DURATION

The period of duration of the limited liability company shall terminate no later than 98 years from its data of commencement, unless the company is earlier dissolved

In Witness Whereof, the undersigned organizer of this limited liability Company has signed these Articles of Organization on the date indicated.

Date: * 11.01.05

signature (s) Aira Marie Dagton

Typed or Printed Name Typed or Printed Name

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