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CORPORATION(S) NAME

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Acknowledgment

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) Profit) NonProfit	() Amendment	() Merger
) Foreign	() Dissolution	() Mark
) Limited Partnership) Reinstatement	() Annual Report () Reservation	(X) Other LLC Change of Registered Agent
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ARTICLES OF ORGANIZATION FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I NAME:

The name of the company shall be:

Lifetime Mortgage Lending, LLC

ARTICLE II ADDRESS:

Ty is. The Party is The mailing address and street address of the principal office of the Limited Liability

3372 S. Military Trail Lake Worth, Florida 33463

ARTICLE III REGISTERED AGENT, REGISTERED OFFICE:

The name and the Florida street address of the registered agent is:

Micki S. O'Callaghan 3772 S. Military Trail Lake Worth, Florida 33463

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 as provided for in Chapter 608, Florida Statutes.

Registered Agent's Signature

ARTICLE IV EFFECTIVE DATE:

The effective date of the Limited Liability Company is:

January 1, 2006

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