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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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(Business Entity Name)

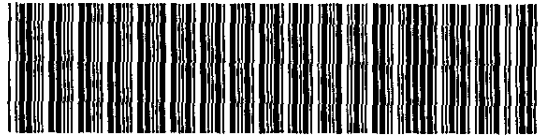
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Hidden Oaks Professional Office Park

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Clearwater, Florida 33759

Telephone (727) 725-9390
Facsimile (727) 725-4090

February 6, 2006

Florida Secretary of State
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Re: Innovative Mortgage of Palm Harbor, LLC

Dear Sirs:

Enclosed please find an original and one copy of the Articles of Organization for Innovative Mortgage of Palm Harbor, LLC. Please file the enclosed Articles and return a certified copy to our Clearwater address listed above. I have enclosed our firm check in the amount of \$155.00 for your filing fee in this matter. Please process at your earliest convenience.

If you have any questions, please do not hesitate to call. Thank you for your assistance in this matter.

Very truly yours,



Vicki Alford
Richard L. Alford, P.A.

Enclosures

FILED
2006 FEB 10 PM 12:33
SECRETARY OF STATE
TALLAHASSEE, FL 32301

ARTICLES OF ORGANIZATION
FOR
INNOVATIVE MORTGAGE OF PALM HARBOR, L.L.C.

ARTICLE I

NAME

The name of the limited liability company is INNOVATIVE MORTGAGE OF PALM HARBOR, L.L.C.

ARTICLE II

ADDRESS

The mailing address and street address of the principal office of INNOVATIVE MORTGAGE OF PALM HARBOR, L.L.C. is 31083 US Hwy. 19 North, Palm Harbor, Florida 34684.

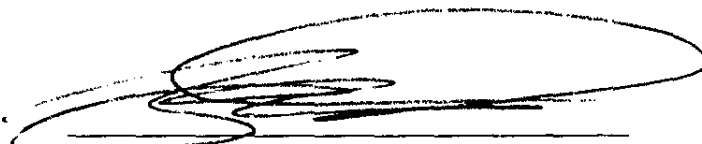
ARTICLE III

REGISTERED AGENT

The name of the Registered Agent for INNOVATIVE MORTGAGE OF PALM HARBOR, L.L.C. is Bryan P. Ehrlich and the Florida street address of the Registered Agent is 1103 Hagen Drive, New Port Richey, Florida 34655.

ACCEPTANCE BY REGISTERED AGENT

Having been named as Registered Agent and to accept service of process for INNOVATIVE MORTGAGE OF PALM HARBOR, L.L.C. 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 of Registered Agent as provided for in Chapter 608, F.S.


Bryan P. Ehrlich

ARTICLE IV

MANAGEMENT

The limited liability company is to be managed by one or more managers and is, therefore, a manager-managed company.

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



Bryan P. Ehrlich, Member

SECRETARY OF STATE
TALLAHASSEE, FL 32310

2006 FEB 10 PM 12:38

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