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ARTICLES OF ORGANIZATION FOR SPECIALITY FINANCE & LOAN, LLC., a Florida Limited Liability Company

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

ARTICLE I - NAME

The name of this Corporation shall be "SPECIALITY FINANCE & LOAN, LLC

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the Limited Liability Company 301 So. Milwee Street, Suite 1009, Longwood, Florida 32750.

ARTICLE III - MANAGEMENT

The Limited Liability Company is to be managed by one manager or more managers and is, therefore, a manager - managed company. The initial managing member is Melvyn S. Bernstein.

ARTICLE IV

REGISTERED AGENT, REGISTERED OFFICE AND REGISTERED AGENT'S SIGNATURE

The name and Florida street address of the registered agent is Melvyn S. Bernstein, 301 So. Milwee Street, Suite 1009, Longwood, Florida 32750. 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 an accept the obligations of my position as registered agent as provided for in Chapter 608, F.S..

Dated this 23 day of Phillip Rul

DONNA BATCHELDER COMMISSION # DD 200318 EXPIRES: Amoust 4, 2007

Melvyn S. Bernstein, Manager, Member

and Registered Agent

Tina M. Bernstein, Member

STATE OF FLORIDA COUNTY OF SEMINOLE

The foregoing Articles of Organization were acknowledged before me this 23 day of MONO, 2006, by MELVYN S. BERNSTEIN and TINA M. BERNSTEIN. Said persons did not take an oath and (Check one) \square are personally known to me, or \square produced a valid driver's license (issued by a state of the United States within the last five (5) years) as identification

Donna Batchelder

Notary Public - State of Florida Commission Number: DD 200318 My Commission Expires: 08/04/2007