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SECRETARY OF STATE TALLAHASSEE, FLORIDA

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From:

Account Name : EMPIRE CORPORATE KIT COMPANY

Account Number : 072450003255 Phone : (305)634-3694 Fax Number : (305)633-9696

FLORIDA/FOREIGN LIMITED LIABILITY CO.

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clear title of florida, Ilc

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ARTICLES OF ORGANIZATION FLORIDA LIMITED LIABILITY COMPANY

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Pursuant to Florida Statutes Chapter 608 et seq. "The Florida Limited Maching TARY OF STATE Company Act" as amended, the below named entity adopts these Articles of ASSEE, FLORI Organization as of the date and time when these Articles of Organization are filed, as evidenced by the Department of State's date and time endorsement on this original document, in accordance with the following:

ARTICLE I - NAME.

The name of the Limited Liability Company is CLEAR TITLE OF FLORIDA, LLC.

ARTICLE II - ADDRESS.

The mailing address and street address of the principal office of the Limited Liability Company is 1300 E. Michigan Street, Orlando, FL 32806.

ARTICLE III -REGISTERED AGENT.

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

JUSTIN LAMANNA HOMEVEST MANAGEMENT, INC. 1300 E. Michigan Street Orlando, FL 32806

Having been named as registered agent and to accept service of process for the above named ilmited 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 am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 608, F.S.

ARTICLE IV - MANAGEMENT.

Signature

The company shall be managed by the members in accordance with the regulations adopted by the members for the management of the business and affairs of the company. These regulations may contain any provisions for the regulation and management of the affairs of the company not inconsistent with law or these articles of organization. The names and addresses of the members of the company are:

FBC MORTGAGE, LLC S. Joseph Nunziata, CEO 201 S. Orange Ave., Suite 1000 Orlando, FL 32801

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HOMEVEST MANAGEMENT, INC. Justin LaManna 1300 E. Michigan Street Orlando, FL 32806

THE MORTGAGE FIRM, INC. Brett C. Lindquist, CEO 921 Douglas Ave., Suite 200 Altamonte Springs, FL 32714

ARTICLE V - DURATION

The company shall commence its existence on the date these articles of organization are filed by the Florida Department of State or on another effective date as specified. The company's existence shall be perpetual unless the company is dissolved earlier as provided in these articles of organization or in the regulations.

ARTICLE VI - ADMISSION OF ADDITIONAL MEMBERS.

Except as set forth in the regulations, no additional members shall be admitted to the company except with the unanimous written consent of all the members of the company and on such terms and conditions as shall be determined by all the members. A member may transfer his interest only as set forth in the regulations of the company.

ARTICLE VII - MEMBER'S RIGHT TO CONTINUE BUSINESS.

The unanimous approval of the remaining members is required to continue the business upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of member or the occurrence of any other event that terminates the continued membership of a member in this limited liability company.

ARTICLE VIII - CAPITAL CONTRIBUTIONS

The members of the company shall contribute to the capital of the company by way of cash or property.

ARTICLE IX - ADDITIONAL CAPITAL CONTRIBUTIONS

Each member shall make additional capital contributions to the company only on the unanimous consent of all members, or as provided in the regulations.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Organization on the 27 day of MARCH., 2006.

By: CLEAR TITLE OF FLORIDA, LLC

> FBC MORTGAGE, LLC S. Joseph Nunziata, CEO As its: Member

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HOMEVES WANAGEMENT, INC.

Justin LaMenna

As its: Member/Manager

THE MORTGAGE FIRM, INC.

Brett C. Lindquist, CEO As its: Member