

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L06000067175
FILED 8:00 AM
July 05, 2006
Sec. Of State
gharvey

Article I

The name of the Limited Liability Company is:
ATLANTIC BAY MORTGAGE GROUP FL, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
8384 BAYMEADOWS ROAD
SUITE 13
JACKSONVILLE, FL. 32256

The mailing address of the Limited Liability Company is:
8384 BAYMEADOWS ROAD
SUITE 13
JACKSONVILLE, FL. 32256

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:
STEFANI K. NOLAN, P.A.
1016 LASALLE STREET
JACKSONVILLE, FL. 32207

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.

Registered Agent Signature: STEFANI K. NOLAN

Article V

The name and address of managing members/managers are:

Title: MGRM
KELVIN KELLEY
128 SOUTHWALK PLACE
ST. AUGUSTINE, FL. 32086

Title: MGRM
CHARLOTTE KELLEY
128 SOUTHWALK PLACE
ST. AUGUSTINE, FL. 32086

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Article VI

The effective date for this Limited Liability Company shall be:

07/05/2006

Signature of member or an authorized representative of a member

Signature: KELVIN KELLEY