Electronic Articles of Organization For Florida Limited Liability Company

L06000067560 FILED 8:00 AM July 06, 2006 Sec. Of State btadlock

Article I

The name of the Limited Liability Company is: AMERICA'S REVERSE MORTGAGE ACADEMY, LLC.

Article II

The street address of the principal office of the Limited Liability Company is:

1000 SAVAGE COURT #100 LONGWOOD, FL. 32750

The mailing address of the Limited Liability Company is:

1000 SAVAGE COURT #100 LONGWOOD, FL. 32750

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:

GREGORY POLK 1000 SAVAGE COURT #100 LONGWOOD, FL. 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 and accept the obligations of my position as registered agent.

Registered Agent Signature: GREGORY POLK

Article V

The name and address of managing members/managers are:

Title: MGR

PATRICIA BOWDEN 740 HEMPSTEAD AVE ORLANDO, FL. 32803

Title: MGR PATRICIA SMITH 235 DELEON RD DEBARY, FL. 32713

Title: MGR GREGORY D POLK 1000 SAVAGE COURT LONGWOOD, FL. 32750

Title: MGR JUDITH FOSTER 1000 SAVAGE COURT LONGWOOD, FL. 32750

Article VI

The effective date for this Limited Liability Company shall be: 07/06/2006

Signature of member or an authorized representative of a member Signature: GREGORY POLK

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