

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

L06000075056
FILED 8:00 AM
July 28, 2006
Sec. Of State
ncausseaux

Article I

The name of the Limited Liability Company is:

AVR MORTGAGE & LOAN CO. LLC

Article II

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

C/O 701 BRICKELL AVENUE
SUITE 2525
MIAMI, FL. 33131

The mailing address of the Limited Liability Company is:

C/O 701 BRICKELL AVENUE
SUITE 2525
MIAMI, FL. 33131

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:

RICARDO SCHWIMMER
C/O 701 BRICKELL AVENUE
SUITE 2525
MIAMI, FL. 33131

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: RICARDO SCHWIMMER

Article V

The name and address of managing members/managers are:

Title: MGRM
RICARDO SCHWIMMER
C/O 701 BRICKELL AVENUE
MIAMI, FL. 33131

Title: MGRM
VICTOR DICKSTEIN
C/O 701 BRICKELL AVENUE
MIAMI, FL. 33131

Title: MGRM
ANDREA DICKSTEIN
C/O 701 BRICKELL AVENUE
MIAMI, FL. 33131

Article VI

The effective date for this Limited Liability Company shall be:

07/28/2006

Signature of member or an authorized representative of a member

Signature: RICARDO SCHWIMMER

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