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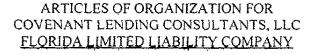
P.O. Box 37066 (32315-7066)

CORPORATE NAME AND DOCUMENT ID

SPECIAL INSTRUCTIONS:

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

#### ARTICLE I - NAME

The name of this Corporation shall be "COVENANT LENDING CONSULTANTS, LLC"

#### ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the Limited Liability Company is 2170 West S.R. 434, Suite 240, Longwood, Florida 32779.

## 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 members are William Stear and Scott Hatfield.

### ARTICLE IV

# REGISTERED AGENT, REGISTERED OFFICE AND REGISTERED AGENT'S SIGNATURE

The name and Florida street address of the registered agent is William Stear, 2170 West S.R. 434, Longwood, Florida 32779. 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 3 day of (Luguest, 2006.

n Stear, Member and Registered Agent

STATE OF FLORIDA COUNTY OF SEMINOLE

The forestoing Articles of Organization were acknowledged before me this 3 day of 1990 day of 2006, by WILLIAM STEAR. Said person did not take an oath and (check one) are personally known to me, or produced a valid driver's license (issued by a state of the United States within the last five (5) years) as identification.

DONNA BATCHELDER

MY COMMISSION # DD 200318

EXPIRES: Aligust 4, 2007

Bondud Thru Notary Public Underwriters

Donna Batchelder

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