Electronic Articles of Organization For Florida Limited Liability Company

L06000081621 FILED 8:00 AM August 18, 2006 Sec. Of State ncausseaux

Article I

The name of the Limited Liability Company is: ALPHA & OMEGA HOME LOANS, LLC

Article II

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

6565 33RD STREET VERO BEACH, FL. 32966

The mailing address of the Limited Liability Company is:

6565 33RD STREET VERO BEACH, FL. 32966

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:

RACHEAL S BUCHANAN 6565 33RD STREET VERO BEACH, FL. 32966

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: RACHEAL S. BUCHANAN

Article V

The name and address of managing members/managers are:

Title: MGR RACHEAL S BUCHANAN 6565 33RD STREET VERO BEACH, FL. 32966

Title: MGR PHILIP A DIXON 2955 CREEK ROAD WEST PALM BEACH, FL. 33406

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Article VI

The effective date for this Limited Liability Company shall be: 08/16/2006

Signature of member or an authorized representative of a member Signature: PHILIP A. DIXON