

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

L06000090410
FILED 8:00 AM
September 14, 2006
Sec. Of State
nculligan

Article I

The name of the Limited Liability Company is:

COJO MORTGAGE LENDING, LLC

Article II

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

7915 BAYMEADOWS WAY
SUITE 230
JACKSONVILLE, FL. US 32256

The mailing address of the Limited Liability Company is:

1440 TINTERN LANE
ST AUGUSTINE, FL. US 32092

Article III

The purpose for which this Limited Liability Company is organized is:

MORTGAGE LENDING SERVICES

Article IV

The name and Florida street address of the registered agent is:

BRIAN R JOHNSON
1440 TINTERN LANE
ST AUGUSTINE, FL. 32092

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: BRIAN R JOHNSON

Article V

The name and address of managing members/managers are:

Title: MGR
BRIAN R JOHNSON
7915 BAYMEADOWS RD STE 230
JACKSONVILLE, FL. 32256 US

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Article VI

The effective date for this Limited Liability Company shall be:

10/15/2006

Signature of member or an authorized representative of a member

Signature: BRIAN R JOHNSON