

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

L06000095846
FILED 8:00 AM
September 29, 2006
Sec. Of State
alunt

Article I

The name of the Limited Liability Company is:

VERO LENDING, LLC

Article II

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

3003 CARDINAL DRIVE
SUITE C
VERO BEACH, FL. US 32963

The mailing address of the Limited Liability Company is:

3003 CARDINAL DRIVE
SUITE C
VERO BEACH, FL. US 32963

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:

MICHAEL J GARAVAGLIA
756 BEACHLAND BOULEVARD
VERO BEACH, FL. 32963

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: MICHAEL J. GARAVAGLIA

Article V

The name and address of managing members/managers are:

Title: MGR
WILLARD C PACKARD
3003 CARDINAL DRIVE, SUITE C
VERO BEACH, FL. 32963 US

L06000095846
FILED 8:00 AM
September 29, 2006
Sec. Of State
alunt

Signature of member or an authorized representative of a member

Signature: WILLARD C. PACKARD