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ARTICLES OF ORGANIZATION FOR COVENANT LENDING GROUP, LLC a Florida limited liability company

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 GROUP, LLC"

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the Limited Liability Compa 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 member is William Stear.

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 29 day of November 2006.

illiam Stear, Member and Registered Agent

STATE OF FLORIDA COUNTY OF SEMINOLE

The foregoing Articles of Organization were acknowledged before me this <u>29</u> day of <u>Nem ko</u>, 2006, by WILLIAM STEAR. Said person did not take an oath and (check one) is personally known to me, or <u>negorial produced a valid driver's license</u> (issued by a state of the United States within

the last (ve.(5) years) as identification.

DONNA BATCHELDER
MY COMMISSION # DD 200318
EXPIRES: August 4, 2007
Bonded Thru Notary Public Underwriters

MY COMMISSION # DD 200318 EXPIRES: August 4, 2007 Bonded Thru Notary Public Underwriters

Donna Batehelder/

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