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FLORIDA/FOREIGN LIMITED LIABILITY CO.

2ND CHANCE MORTGAGE CONCEPTS, LLC.

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Florida Dept of State



December 14, 2006

FLORIDA DEPARTMENT OF STATE
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A.A.ALI, CPA

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December 15, 2006

FLORIDA DEPARTMENT OF STATE
Division of Corporations

A.A. ALI, CPA

SUBJECT: 2ND CHANCE MORTGAGE CONCEPTS, LLC
REF: W06000054010

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The document must contain written acceptance by the registered agent (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation/limited liability company"); and the registered agent's signature.

The registered agent must sign accepting the designation.

Section 608.407, Florida Statutes, requires the document(s) to be signed by a member or by the authorized representative of a member.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

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Leslie Sellers
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**ARTICLES OF ORGANIZATION
OF
2ND CHANCE MORTGAGE CONCEPTS, LLC.**

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, F.S. Chapter 608, hereby make, acknowledge, and file the following Articles of Organization.

ARTICLE I - NAME

The name of the limited liability company shall be **2ND CHANCE MORTGAGE CONCEPTS, LLC.**

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the company is:

Mailing Address: **P.O. BOX 608741, ORLANDO, FL 32860**

Physical Address: **420 LIVE OAK BLVD, CASSELBERRY, FL 32707**

ARTICLE III - DURATION

The company shall commence its existence on the date these articles of organization are filed by the Florida Department of State or on another effective date if specified. The company's existence shall be perpetual, unless the company is dissolved earlier as provided in these articles of organization or in the regulations.

ARTICLE IV - PURPOSE

The Limited Liability Company may transact any and all lawful business for which a limited liability company may be organized under the Florida Limited Liability Company Act.

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ARTICLE V - REGISTERED OFFICE AND AGENT

The name and street address of the registered agent of the company in the state of Florida is **Charlene D. Henry, 420 Live Oak Blvd, Casselberry, FL 32707.**

ARTICLE VI - ADMISSION OF NEW MEMBERS

Except as set forth in the regulations, no additional members shall be admitted to the company except with the unanimous written consent of all the members of the company and on the terms and conditions as shall be determined by all the members. A member may transfer his or her interest in the company as set forth in the regulations of the company, but the transferee shall have no right to participate in the management of the business and affairs of the company or become a member unless all of the members of the company other than the member proposing to dispose of his or her interest approve of the proposed transfer by written consent.

ARTICLE VII - MEMBER'S RIGHT TO CONTINUE BUSINESS

The company shall be dissolved on the death, bankruptcy, or dissolution of a member or manager, or on the occurrence of any other event that terminates the continued membership of a member in the company, unless the business of the company is continued by a majority vote of the remaining members.

ARTICLES VIII - MANAGEMENT

The company shall be managed by the members in accordance with regulations adopted by the members for the management of the business and affairs of the company. These regulations may contain any provisions for the regulation and management of the affairs of the company not inconsistent with law or these articles of organization. The names and address of the members of the company are:

<u>NAME</u>	<u>ADDRESS</u>
Charlene D. Henry, MGR	P. O. Box 608741, Orlando, FL 32860
Deloris Griggs, Member	P. O. Box 608741, Orlando, FL 32860

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IN WITNESS WHEREOF, the undersigned organizer has made and subscribed these articles of organization at Orlando, Florida, on **December 13, 2006**.

CHARLENE D. HENRY

Print Name

ACCEPTANCE BY REGISTERED AGENT

Having been named the Registered Agent and to accept service of process for **2ND CHANCE MORTGAGE CONCEPTS, LLC**, the above stated limited liability company, at the place designated in the Articles of Organization; I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with all provisions of any statute relating to the proper and complete performance of my duties and I am familiar with and agree to accept the obligations of my position as Registered Agent as provided for in Chapter 608, Florida Statutes.


CHARLENE D. HENRY / Registered Agent

12/12/06

Date

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