

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

L07000002196
FILED 8:00 AM
January 08, 2007
Sec. Of State
nculligan

Article I

The name of the Limited Liability Company is:
Y&M MORTGAGE INVESTMENT, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
1021 IVES DAIRY RD
113
MIAMI, FL. 33179

The mailing address of the Limited Liability Company is:
12958 SW 44TH STREET
MIRAMAR, FL. 33027

Article III

The purpose for which this Limited Liability Company is organized is:
INITIATE MORTGAGE LOANS

Article IV

The name and Florida street address of the registered agent is:
YVORY DORVAL P
12958 SW 44TH STREET
MIRAMAR, FL. 33027

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: YVORY DORVAL

Article V

The name and address of managing members/managers are:

Title: MGR
DORVAL ANETTE ASST VP
581 SW 182 STREET
PEMBROKE PINES, FL. 33024

Title: VP
MARGARETTE DORVAL VP
12958 SW 44TH STREET
MIRAMAR, FL. 33027

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Article VI

The effective date for this Limited Liability Company shall be:

01/08/2007

Signature of member or an authorized representative of a member

Signature: YVORY DORVAL