

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

L07000011501
FILED 8:00 AM
January 31, 2007
Sec. Of State
nculligan

Article I

The name of the Limited Liability Company is:
HARBOUR POINTE MORTGAGE, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
15051 PUNTA RASSA ROAD
FORT MYERS, FL. 33908

The mailing address of the Limited Liability Company is:
15051 PUNTA RASSA ROAD
FORT MYERS, FL. 33908

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS. THE COMPANY SHALL BE MANAGED
BY THE MANAGER, AND IS THEREFORE A MANAGER-MANAGED COMPANY.
THE MANAGER NEED NOT BE A MEMBER OF THE COMPANY. THE
INITIAL MANAGER SHALL BE JOSEPH R. GRUTERS.

Article IV

The name and Florida street address of the registered agent is:
JAMES L NICHOLS ESQUIRE
8191 COLLEGE PARKWAY
#204
FORT MYERS, FL. 33919

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: JAMES LARRY NICHOLS

Article V

The name and address of managing members/managers are:

Title: MGRM
JOSEPH R GRUTERS
15051 PUNTA RASSA ROAD
FORT MYERS, FL. 33908

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Signature of member or an authorized representative of a member

Signature: JAMES LARRY NICHOLS