

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

L07000021388
FILED 8:00 AM
February 26, 2007
Sec. Of State
nculligan

Article I

The name of the Limited Liability Company is:
BAY VALLEY MORTGAGE LENDER, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
24 SOUTH RIVER STREET
WILKES-BARRE, PA. US 18702

The mailing address of the Limited Liability Company is:
24 SOUTH RIVER STREET
WILKES-BARRE, PA. US 18702

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:
SAVAGE & ATLASS, P.L.
801 NE 167 STREET
SUITE 302
NORTH MIAMI BEACH, FL. 33162

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: JENA RISSMAN ATLASS

Article V

The name and address of managing members/managers are:

Title: MGRM
AMBIT ORIGINATOR I, LLC
24 SOUTH RIVER STREET
WILKES-BARRE, FL. 18702 US

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Signature of member or an authorized representative of a member

Signature: JENA RISSMAN ATCLASS, AUTH. REP.