

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

L07000038239
FILED 8:00 AM
April 10, 2007
Sec. Of State
dbruce

Article I

The name of the Limited Liability Company is:

MORTGAGE CONCEPTS, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

25040 US 19N
SUITE 255
CLEARWATER, FL. US 33763

The mailing address of the Limited Liability Company is:

25040 US 19N
SUITE 255
CLEARWATER, FL. US 33763

Article III

The purpose for which this Limited Liability Company is organized is:

ANY AND ALL BUSINESS RELATING TO THE SERVICE OR MORTGAGES.

Article IV

The name and Florida street address of the registered agent is:

ROBERT F. DIMARCO, C.P.A. PA
3444 EAST LAKE ROAD
SUITE 412
PALM HARBOR, FL. 34685

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: ROBERT DIMARCO

Article V

The name and address of managing members/managers are:

Title: MGR
RENE BRASHOLT
25040 US 19N SUITE 255
CLEARWATER, FL. 33763 US

Title: MGR
JOHN UTSCH
7216 HAMILTON PARK BLVD
TAMPA, FL. 33615 US

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Signature of member or an authorized representative of a member

Signature: RENE BRASHOLT