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FINANCIAL MARKETS HOME LOANS, LLC

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AMENDED AND RESTATED

ARTICLES OF ORGANIZATION OF

FINANCIAL MARKETS HOME LOANS, LLC

These Amended and Restated Articles of Organization of a FINANCIAL MARKETS HOME LOANS, LLC shall amend and replace those Articles of Organization of FINANCIAL MARKETS HOME LOANS, LLC, filed of record on April 17, 2007.

The undersigned, desiring to form a Limited Liability Company, pursuant to Florida Statutes Chapter 608, regarding Limited Liability Companies, does hereby certify as follows:

ARTICLE

The name of said Limited Liability Company shall be FINANCIAL MARKETS HOME LOANS, LLC.

ARTICLE II Principal and Mailing Address

The principal and mailing address of the corporation shall be 100 S. Biscayne Blvd., Suite 900, Miami, FL 33131.

ARTICLE III Duration

FINANCIAL MARKETS HOME LOANS, LLC hall have a perpetual duration from the date of the filing of these Articles of Organization, unless and until the Company shall be dissolved by the Members.

ARTICLE IV Purposes

FINANCIAL MARKETS HOME LOANS, LLC, is formed with the purpose to engage in such lawful acts or activities for which limited Liabilities Companies may be formed under Florida Statutes Chapter 608.

ARTICLE V Management of Limited Liability Company

The management of FINANCIAL MARKETS HOME LOANS, LLC is reserved to the Monager(s).

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ARTICLE VI Managing Members

The initial Managers of FINANCIAL MARKETS HOME LOANS, LLC shall be:

WAYNE R. HOLLO, Manager and Member 100 S. Biscayne Blvd., Suite 900 Miami, FL 33131

JEROME S. HOLLO, Manager and Member 100 S. Biscayne Blvd., Suite 900 Miami, FL 33131

> LEONARD KATZ, Manager 100 S. Biscayne Blvd., Suite 900 Miami, FL 33131

ARTICLE VII Registered Agent

The registered agent for service of process as required by and within the meaning of Florida Statutes Chapter 608 shall be: Kerry E. Rosenthal, Fisq., Rosenthal Rosenthal Rasco, 2875 Northeast 191st Street, Suite 500, Aventura, Florida 33180.

Having been named as registered agent and to accept service of process for the above stated limited liability company of the place designated in this oertificate, 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 as provided for in Chapter 608, F.S.

Kerry E. Rosenthal, E.

IN WITNESS WHEREOF, the undersigned authorized representative of FINANCIAL MARKETS HOME LOANS, LLC, and its Managers has executed these Amended and Restated Articles of Organization on this 2 day of August, 2007.

Kerry E. Rosenthal, Esq. Authorized Representative of FINANCIAL MARKETS HOME LOANS, LLC and its Managers.

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