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SECRETARY OF STATE

JUN 27 AM IO:

LAW OFFICES Green, Kahn & Piotrkowski, P.A.

A PROFESSIONAL ASSOCIATION

317 SEVENTY-FIRST STREET IAMI BEACH, FLORIDA 33141

Karen B. Cohen Marvin M. Green Bruce H. Hornstein Donald J. Kahn Joel S. Piotrkowski

E-MAIL: joel@gkppa.com

OFFICE: (305) 865-4311 FACSIMILE: (305) 861-8813

June 26, 2007

Via Federal Express:
Department of State
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Re:

Articles of Organization

VB Mortgage Holdings, LLC

Gentlemen:

Enclosed herewith please find original and one copy of the Articles of Organization for the above, together with our check in the amount of \$125.00 representing the filing fee and registered agent fee.

After filing, please forward to this office the copy of the Articles of Organization marked "filed".

Your prompt attention to this matter is appreciated.

Very truly yours,

JOEL S. PIOTRKOWSKI

JSP:ss Enclosures

ARTICLES OF ORGANIZATION

OF

VB MORTGAGE HOLDINGS, LLC

The undersigned, desiring to form a limited liability company pursuant to Chapter 608, Florida Statutes, state:

ARTICLE I

NAME

The name of this limited liability company is VB MORTGAGE HOLDINGS, [3]

ARTICLE II

DURATION

The duration of the limited liability company shall commence upon the filing of these Articles of Organization with the Florida Department of State and the issuance of the certificate of organization, and shall terminate fifty (50) years from the date of such certificate.

ARTICLE III

PURPOSE

It is the purpose of the limited liability company to engage in any activity or business permitted under the laws of the United States and of the State of Florida, including but not limited to acquiring, owning, holding, improving, using, selling, conveying, mortgaging or otherwise dealing in or with real or personal property, or interests in real or personal property, wherever situated.

ARTICLE IV

<u>ADDRESS</u>

The mailing address and the address of the place of business of the limited liability company in the State of Florida is 3696 North Federal Highway, Suite 203, Fort Lauderdale, FL 33308, and the name and address of its initial Registered Agent is Joel S. Piotrkowski, Esquire, 317 - 71st Street, Miami Beach, Florida 33141.

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ARTICLE V

CASH AND PROPERTY CONTRIBUTED

The total amount of cash and a description and agreed value of property other than cash contributed is as follows: Cash in the amount of \$1,000.00.

ARTICLE VI

ADDITIONAL CONTRIBUTIONS

There is no agreement among the members to make additional contributions.

ARTICLE VII

ADMISSION OF ADDITIONAL MEMBERS

The members shall have the right to admit additional members only upon the unanimous consent of the members and only in the event if the new member assumes the existing obligations set forth in the operating agreement.

ARTICLE VIII

CONTINUITY OF BUSINESS

The remaining members of the limited liability company shall have the right to continue the business of the limited liability company on the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member, or upon the occurrence of any other event which terminates the continued membership of a member in the limited liability company.

ARTICLE IX

MANAGEMENT

Management of the limited liability company is reserved to the members, whose names and addresses are as follows:

Stanley Markofsky, 3696 North Federal Highway, Suite 203, Fort Lauderdale, FL 33308

ARTICLE X

INDEMNIFICATION

The limited liability company shall indemnify any member, or former member, and agents of all members, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned have executed these Article	es of
Organization as of this 25th day of June 2007.	
	>
STANLEY MARKOFSKY	
STATE OF FLORIDA)	
:SS.	
COUNTY OF BROWARD)	
COUNTY OF BROWNED)	
The foregoing instrument was acknowledged before me this 25th day of	_
, 2007, by Stanley Markofsky, who is personally known to me	OT JUN 27
who has produced, as identification and who did take an oath.	智 5
who has produced, as identification and who did take an oath.	显 工
da, Kt	部疆
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MY COMMISSION # DD 382452	<u> </u>
PRIZING * normal 29, 2000	ES. D.
EXPIRES. December 1	AN ID: 14
* FOR FUR.	OW P

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 as provided for in Chapter 608, F.S.

loel S. Piotrkowski, Registered Agent