

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

L07000105421
FILED 8:00 AM
October 17, 2007
Sec. Of State
gharvey

Article I

The name of the Limited Liability Company is:
NORTHWOOD FINANCIAL HOLDINGS LLC

Article II

The street address of the principal office of the Limited Liability Company is:
1676 S. OCEAN BLVD
PALM BEACH, FL. 33480

The mailing address of the Limited Liability Company is:
PO BOX 1000
PLEASANTVILLE, NJ. 08232

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:
JOHN F SCARPA
1676 S. OCEAN BLVD
PALM BEACH, FL. 33480

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: JOHN F SCARPA

Article V

The name and address of managing members/managers are:

Title: MGRM
JOHN F SCARPA
1676 S. OCEAN BLVD
PALM BEACH, FL. 33480

Title: MGRM
MICHAEL B AZEEZ
2187 MARSEILLES DR
PALM BEACH GARDENS, FL. 33410

Article VI

The effective date for this Limited Liability Company shall be:

10/17/2007

Signature of member or an authorized representative of a member

Signature: JOHN F SCARPA

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