

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

L07000116569
FILED 8:00 AM
November 20, 2007
Sec. Of State
gmcleod

Article I

The name of the Limited Liability Company is:

AVERT LOSS MITIGATION SERVICES, LLC

Article II

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

130-C PERRY AVE
FORT WALTON BEACH, FL. US 32548

The mailing address of the Limited Liability Company is:

1115 WHITE POINT ROAD
NICEVILLE, FL. US 32578

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:

LYNDON E CLIFTON
1115 WHITE POINT ROAD
NICEVILLE, FL. 32578

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: LYNDON E. CLIFTON

Article V

The name and address of managing members/managers are:

Title: MGR
LYNDON E CLIFTON
1115 WHITE POINT ROAD
NICEVILLE, FL. 32578 US

Title: MGRM
ALISSA L CLIFTON
1115 WHITE POINT ROAD
NICEVILLE, FL. 32578 US

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Article VI

The effective date for this Limited Liability Company shall be:

11/20/2007

Signature of member or an authorized representative of a member

Signature: LYNDON E. CLIFTON