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ORDER DATE : December 17, 2007		
ORDER TIME : 4:40 PM		
ORDER NO. : 365012-005		
CUSTOMER NO: 4305628		
DOMESTIC FILING NAME: OAK ISLAND II MORTGAGE HOLDINGS LLC		
XX ARTICLES OF ORGANIZATION		
PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:		
XX PLAIN STAMPED COPY		
CONTACT PERSON: Amanda Roath - EXT. 2955		

EXAMINER'S INITIALS:

ARTICLES OF ORGANIZATION

OF

OAK ISLAND II MORTGAGE HOLDINGS, LLC

In compliance with Chapter 608, F.S.

OT OFFICE OF STATE OF We, the undersigned, for the purpose of forming a limited liability company under Chapter 608 of the Laws of the State of Florida, hereby adopt the following Articles of Organization.

ARTICLE I - NAME

The name of the limited liability company is Oak Island II Mortgage Holdings, LLC.

ARTICLE II - PRINCIPAL OFFICE

The mailing address and street address of the principal office of the limited liability company shall be:

13585 Verde Drive Palm Beach Garden, FL 33410

ARTICLE III – REGISTERED AGENT

The name and Florida street address of the limited liability company's registered agent is:

Corporation Service Company 1201 Hays Street Tallahassee, FL 32301

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..

Amanda Roath As its agent

ARTICLE IV - MANAGERS

The limited liability company shall be member-managed. The Managing Members shall be:

MGRM Samuel Switzenbaum

24101 Deep Neck Road

Royal Oak, Maryland 21662

MGRM Steven Kessler

210 West Rittenhouse Square, Apt. 1406

Philadelphia, PA 19103

MGRM Albert Eisen

13585 Verde Drive

Palm Beach Garden, FL 33410

IN WITNESS WHEREOF, we, the undersigned, have executed and acknowledged these Articles of Organization for Oak Island II Mortgage Holdings, LLC, this 1741 day of December, 2007.

Samuel Switzenbaum,

Managing Member

Steven Kessler, Managing Member

Albert Eisen,

Managing Member

IN WITNESS WHEREOF, we, the undersigned, have executed and acknowledged these Articles of Organization for Oak Island II Mortgage Holdings, LLC, this 17# day of December, 2007.

Samuel Switzenbaum, Managing Member

Steven Kessler, Managing Member

Albert Risen, Managing Member