

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

L08000019750
FILED 8:00 AM
February 25, 2008
Sec. Of State
jbryan

Article I

The name of the Limited Liability Company is:

1 RATE LOANS LLC

Article II

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

9425 SW 72ND STREET
SUITE 275
MIAMI, FL. 33173

The mailing address of the Limited Liability Company is:

9425 SW 72ND STREET
SUITE 275
MIAMI, FL. 33173

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:

AURELIO NOYA
9425 SW 72ND STREET
SUITE 275
MIAMI, FL. 33173

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: AURELIO NOYA

Article V

The name and address of managing members/managers are:

Title: MGR
AURELIO NOYA
9425 SW 72ND STREET, SUITE 275
MIAMI, FL. 33173

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Signature of member or an authorized representative of a member

Signature: AURELIO NOYA