

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

L08000081047
FILED 8:00 AM
August 25, 2008
Sec. Of State
gharvey

Article I

The name of the Limited Liability Company is:
NEGOTIATE THE RATE, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
2300 PALM BEACH LAKES BOULEVARD
SUITE 305A
WEST PALM BEACH, FL. US 33409

The mailing address of the Limited Liability Company is:
2300 PALM BEACH LAKES BOULEVARD
SUITE 305A
WEST PALM BEACH, FL. US 33409

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:
PATRICIA L BOYCHUK
2300 PALM BEACH LAKES BOULEVARD
SUITE 305
WEST PALM BEACH, FL. 33409

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: PATRICIA L. BOYCHUK

Article V

The name and address of managing members/managers are:

Title: MGRM
BARRY G RODERMAN
500 WEST CYPRESS CREEK ROAD, SUITE 370
FORT LAUDERDALE, FL. 33309

Title: MGR
BRETT BERARDINELLI
2300 PALM BEACH LAKES BLVD., SUITE 305A
WEST PALM BEACH, FL. 33409

Title: MGR
STEPHEN D WOLFE
1200 SOUTH ROGERS CIRCLE, SUITE 4
BOCA RATON, FL. 33487

Signature of member or an authorized representative of a member

Signature: PATRICIA L. BOYCHUK

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