

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

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FILED 8:00 AM
December 05, 2008
Sec. Of State
gmcleod

Article I

The name of the Limited Liability Company is:
EXPERT LOAN MOD TEAM, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
87 FARRAGUT DRIVE
PALM COAST, FL. 32137

The mailing address of the Limited Liability Company is:
PO BOX 667352
POMPANO BEACH, FL. 33066

Article III

The purpose for which this Limited Liability Company is organized is:
TO PROVIDE LOAN MODIFICATION SERVICES.

Article IV

The name and Florida street address of the registered agent is:
CARMEN A LUCIANO
87 FARRAGUT DRIVE
PALM COAST, FL. 32137

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: CARMEN A. LUCIANO

Article V

The name and address of managing members/managers are:

Title: MGRM
CARMEN A LUCIANO
PO BOX 667352
POMPANO BEACH, FL. 33066

Title: MGRM
CARMEN D ORTIZ
PO BOX 350087
PALM COAST, FL. 32135

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Article VI

The effective date for this Limited Liability Company shall be:

12/05/2008

Signature of member or an authorized representative of a member

Signature: CARMEN A. LUCIANO