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**FLORIDA/FOREIGN LIMITED LIABILITY CO.
PREFERRED TRUST HOME LOANS MISSISSIPPI, LLC**

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Page Count	02
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**ARTICLES OF ORGANIZATION OF
PREFERRED TRUST HOME LOANS MISSISSIPPI, LLC**

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, Florida Statutes Chapter 608, as amended, hereby makes, acknowledges and files the following Articles of Organization.

ARTICLE I - NAME

The name of the limited liability company is Preferred Trust Home Loans Mississippi, LLC (the "Company").

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the Company is 9655 South Dixie Highway, Suite 300, Miami, Florida 33156.

ARTICLE III - DURATION

The period of duration for the Company shall be perpetual.

ARTICLE IV - REGISTERED OFFICE AND AGENT AND ADDRESS

The name and street address of the registered agent of the Company in the State of Florida are:

<u>Name</u>	<u>Address</u>
Michael I. Keyes	150 West Flagler Street Museum Tower, Suite 2200 Miami, FL 33131

ARTICLE V - MEMBERSHIP

The sole member of the Company shall be Preferred Trust Home Loans, LLC, a limited liability company organized in the State of Florida.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Organization for the foregoing uses and purposes this 3rd day of February 2010.



Michael I. Keyes,
Authorized Representative

REGISTERED AGENT'S ACCEPTANCE

Having been named as registered agent and to accept service of process for Preferred Trust Home Loans Mississippi, LLC at the place designated in this certificate, the undersigned hereby accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of his duties, and is familiar with and accepts the obligations of his position as registered agent as provided for in Chapter 608, Florida Statutes.

Dated: February 3, 2010



Michael I. Keyes, Registered Agent

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