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FLORIDA LIMITED LIABILITY CO. PREFERRED TRUST HOLDING COMPANY ARKANSAS, LLC

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TO HIS SEE, FLORIDA

ARTICLES OF ORGANIZATION OF PREFERRED TRUST HOLDING COMPANY ARKANSAS, 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 Holding Company Arkansas, 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:

Name

Address 4 8 1

Michael I. Keves

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 ______ day of March 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 Holding Company Arkansas, 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: March 30, 2010

Michael I. Keyes, Registered Agent

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SECRETARY OF STATE