

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

L11000066414
FILED 8:00 AM
June 07, 2011
Sec. Of State
ncausseauX

Article I

The name of the Limited Liability Company is:
LOWER MY HOME LOAN RATE LLC

Article II

The street address of the principal office of the Limited Liability Company is:
2915 S FEDERAL HIGHWAY
SUITE # D-2
DELRAY BEACH, FL, FL. 33483

The mailing address of the Limited Liability Company is:
2915 S FEDERAL HIGHWAY
SUITE # D-2
DELRAY BEACH, FL, FL. 33483

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:
BEVERLY P FAGAN
5189 SW 122ND TERRACE
COOPER CITY, FL. 33330

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: BEVERLY FAGAN

Article V

The name and address of managing members/managers are:

Title: MGR
JOMO J FAGAN
2915 S FEDERAL HIGHWAY SUITE D-2
DELRAY BEACH, FL. 33483

Title: MGR
DAMANI R FAGAN
5189 SW 122ND TERRACE
COOPER CITY, FL. 33330

Title: MGR
JON KOESNER
2915 S FEDERAL HIGHWAY SUITE D-2
DELRAY BEACH, FL. 33483

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Article VI

The effective date for this Limited Liability Company shall be:

06/07/2011

Signature of member or an authorized representative of a member

Electronic Signature: BEVERLY FAGAN

I am the member or authorized representative submitting these Articles of Organization and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of the LLC and every year thereafter to maintain "active" status.