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Florida Department of State
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FLORIDA LIMITED LIABILITY CO.
Loan Reduc Specialty LLC

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FOWLER WHITE BOGGS

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November 8, 2011

FLORIDA DEPARTMENT OF STATE
Division of Corporations

FOWLER WHITE 2

SUBJECT: LOAN REDUC SPECIALTY LLC
REF: W11000056785

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The registered agent must sign accepting the designation.

If you have any further questions concerning your document, please call (850) 245-6855.

Tammy Hampton
Regulatory Specialist II
Registration/Qualification Section

FAX Aud. #: H11000265453
Letter Number: 711A00025287

Fax Audit No. H11000265453 3

Effective Date 11/7/11

**ARTICLES OF ORGANIZATION
OF
LOAN REDUC SPECIALTY LLC**

The undersigned, acting as the authorized representative of the organizing member of a limited liability company under the Florida Limited Liability Company Act, adopts the following Articles of Organization for such limited liability company (the "Company"):

ARTICLE I

Name

The name of the limited liability company is Loan Reduc Specialty LLC.

ARTICLE II

Principal Office and Mailing Address

The principal office of the Company is 7042 Benjamin Road, Tampa, Florida 33634, and the mailing address of the Company is P.O. Box 261177, Tampa, Florida 33684.

ARTICLE III

Initial Registered Agent and Office

The street address of the initial registered office of the Company is 501 E. Kennedy Blvd., Suite 1700, Tampa, Florida 33602, and the name of its initial registered agent at that address is Fowler White Boggs P.A., c/o Ted R. Tamargo.

ARTICLE IV

Effective Date

The effective date of filing of these Articles of Organization shall be November 7, 2011

Dated this 7th day of November, 2011.

By: /s/ Ted R. Tamargo

Name: Ted R. Tamargo

Title: Authorized Representative

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ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent and to accept service of process for Loan Reduc Specialty LLC, at the place designated as the registered office, 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 the undersigned's duties, and the undersigned is familiar with and accepts the duties and obligations of the undersigned's position as registered agent.

Dated this 7th day of November, 2011.

REGISTERED AGENT:

FOWLER WHITE BOGGS P.A.

By: /s/ Ted R. Tamargo
Name: Ted R Tamargo
Title: Authorized Agent

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