Florida Department of State

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FLORIDA LIMITED LIABILITY CO. RREF SNV-FL ACFC, LLC

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ARTICLES OF ORGANIZATION OF

RREF SNV-FL ACFC, LLC

(a Florida limited liability company)

- 1. The name of the limited liability company is RREF SNV-FL ACFC, LLC.
- 2. The mailing address and the street address of the principal office of the limited liability company are:

730 NW 107th Avenue Suite 400 Miami, FL 33172

3. The name and the Florida street address of the registered agent and office of the limited liability company are:

CT Corporation System 1200 South Pine Island Road Plantation, FL 33324

4. The limited liability company is to be member-managed. The sole member of the limited liability company is RREF SNV ACQUISITIONS, LLC, a Delaware limited liability company.

Dated: as of March 21, 2012.

SOLE MEMBER:

RREF SNV ACQUISITIONS, LLC, a Delaware limited liability company

By: Rialto Capital Advisors, LLC, a Delaware limited liability company,

its attorney-in-fact

By: Name: Doris Galczak

Its: Senior Manager - Legal Entities

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ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

The undersigned, who has been designated in the foregoing Articles of Organization as registered agent for the limited liability company therein named, hereby agrees that (i) he accepts such appointment as registered agent and will accept service of process for and on behalf of said limited liability company, and (ii) he is familiar with and will comply with any and all laws relating to the complete and proper performance of the duties and obligations of a registered agent of a Florida limited liability company.

Dated: as of March 21 , 2012

CT Corporation System

Madoma Cudding

Special Assistant Secretary