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**FLORIDA LIMITED LIABILITY CO.
KRAMER LENDING GROUP, LLC**

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**ARTICLES OF ORGANIZATION
OF**

KRAMER LENDING GROUP, LLC

Pursuant to the provisions of Chapter 605 of the Florida Statutes, the undersigned hereby declares the following provisions as the Articles of Organization of KRAMER LENDING GROUP, LLC, a Florida limited liability company (the "Company").

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this Company is KRAMER LENDING GROUP, LLC, and its principal office and mailing address is 2081 Kansas Avenue NE, St. Petersburg, FL 33703.

ARTICLE 2: DURATION

This Company shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Organization is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Company is located at 100 2nd Avenue South, Suite 701, St. Petersburg, FL 33701, and the name of the initial registered agent is Terri N. Thomas.

ARTICLE 5: ADMISSION OF ADDITIONAL MEMBERS

Upon approval of all the members, new members may be admitted.

Prepared by: .
Robert Kapusta, Jr., Esq.
FBN 441538
Fisher & Sauls, P.A.
100 2nd Avenue South, Suite 701
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ARTICLE 6: MEMBERS RIGHT TO CONTINUE BUSINESS

With the consent of all remaining members the remaining members of the Company shall have a right to continue the business of the Company on death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the Company.

ARTICLE 7: MANAGEMENT: INITIAL MEMBERS

Initially the Company is to be managed by one manager, who may or may not be a member. The number of managers may be increased or decreased from time to time by agreement by the members but shall never be less than one. The name and address of the Manager is:

NAMEADDRESS

Madaline Crawford

2081 Kansas Avenue NE, St. Petersburg, FL 33703

ARTICLE 8: OPERATING AGREEMENT

The members shall unanimously adopt the initial operating agreement. The power to alter, amend or repeal the operating agreement or adopt a new operating agreement is vested in the members.

ARTICLE 9: TRANSFERABILITY OF MEMBER'S INTEREST

The beneficial interest of a member of this Company may be transferred or assigned to such extent and in the manner provided in the Operating Agreement.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization this 26th day of June, 2015.



Terri N. Thomas, Authorized Agent

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ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above-stated limited liability company at a place designated in the Articles of Organization of KRAMER LENDING GROUP, LLC, set forth above, 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 as provided for in Chapter 605, F.S.

Dated this 24th day of June, 2015.



Terri N. Thomas, Registered Agent

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