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Florida Department of State

Division of Corporations Electronic Filing Cover Sheet

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FLORIDA LIMITED LIABILITY CO. OP Lending, LLC

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ARTICLES OF ORGANIZATION OF OP LENDING, LLC

The undersigned, acting as the organizer of OP LENDING, LLC, under the Florida Revised Limited Liability Company Act, Chapter 605, Florida Statutes, hereby adopts the following Articles of Organization:

ARTICLE 1 - Name

The name of the limited liability company is OP Lending, LLC (the "Company").

ARTICLE II - Address

The mailing address and street address of the principal office of the Company are 11767 South Dixie Highway, #115, Miami, Florida 33156.

ARTICLE III - Duration

The period of duration for the Company shall be perpetual, unless dissolved in accordance with the terms of the Operating Agreement of the Company.

ARTICLE IV - Management

The Company is to be a manager-managed company and the names and addresses of the initial managers are:

Jeffrey L Binder 11767 South Dixie Highway, #115 Miami, Florida 33156

and

Frank Koretsky 11767 South Dixie Highway, #115 Miami, Florida 33156

ARTICLE V - Adoption of Operating Agreement

The Company may adopt an Operating Agreement, which may contain any provisions for the regulation and management of the affairs of the Company not inconsistent with these Articles of Organization, or Chapter 605, Florida Statutes.

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ARTICLE VI - Admission of Additional Members

The Company may admit new Members in accordance with the provisions of the Operating Agreement of the Company.

ARTICLE VII - Initial Registered Agent and Office

The initial registered agent for the Company shall be Blanea Barker, and the street address of the Company's initial registered office is 3255 SW 59th Avenue, Miami, Florida 33155.

ARTICLE VIII - Amendments

The Company reserves the right to amend any provision of these Articles of Organization, which amendment shall only be effectuated in accordance with the terms of the Operating Agreement of the Company.

ARTICLE IX - Continuation of Business

Unless dissolved in accordance with the Company's Operating Agreement, the remaining members shall continue the business of the Company, which shall not be dissolved upon the death, retirement, resignation, expulsion, bankruptey, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member.

IN WITNESS WHEREOF, the undersigned Authorized Representative has executed these Articles of Organization as of this 30th day of December, 2015.

Jeffrey Binder, Authorized Representative

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CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 605.0113, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING ITS REGISTERED OFFICE/REGISTERED AGENT IN THE STATE OF FLORIDA.

- 1. The name of the limited liability company is OP Lending, LLC.
- 2. The name and address of the registered agent and office are:

Blanca Barker 3255 SW 59th Avenue Miami, Florida 33155.

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.

Dated this 30th day of December, 2015.

BLANCA BARKER