Electronic Articles of Organization For Florida Limited Liability Company

L19000089591 FILED 8:00 AM April 01, 2019 Sec. Of State nculligan

Article I

The name of the Limited Liability Company is: SBH CREDIT RISK ADVISORS, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

614 TROPICAL CIRCLE SARASOTA, FL. 34242

The mailing address of the Limited Liability Company is:

31 VANDERVEER DR LAWRENCEVILLE, NJ. 08648

Article III

Other provisions, if any:

TO PROVIDE LOAN REVIEW AND RELATED SERVICES TO BANKS AND OTHER FINANCIAL INSTITUTIONS.

Article IV

The name and Florida street address of the registered agent is:

HENRY E BLAGDEN III 614 TROPICAL CIRCLE SARASOTA, FL. 34242

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: HENRY ERNEST BLAGDEN III

Article V

The name and address of person(s) authorized to manage LLC:

Title: AMBR MATTHEW L HARVEY 239 W. 63RD ST APT 1C NEW YORK, NY. 10023

Title: AMBR DAVID SHAW 31 VANDERVEER DR. LAWRENCE, NJ. 08648 L19000089591 FILED 8:00 AM April 01, 2019 Sec. Of State nculligan

Article VI

The effective date for this Limited Liability Company shall be:

04/01/2019

Signature of member or an authorized representative

Electronic Signature: MATTHEW L. HARVEY

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.