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ARTICLES OF ORGANIZATION OF LADY LAKE LOAN HOLDING, LLC

The undersigned, acting as the organizer of a limited liability company to be formed under the Florida Revised Limited Liability Company Act, as amended (the "Act"), hereby forms a Florida limited liability company (this "Company") pursuant to the Act and hereby sets forth the following Articles of Organization (these "Articles"):

ARTICLE I Name

The name of this Company shall be: LADY LAKE LOAN HOLDING, LLC.

ARTICLE II Place of Business

The principal place of business and the mailing address shall be 4130 Bergen Turnpike, North Bergen, New Jersey 07047, and such other place or places as may be designated by the manager from time to time.

ARTICLE III Registered Agent and Office

The initial registered agent for this Company shall be Chestnut Business Services, LLC, and the address of the registered agent for service of process shall be 911 Chestnut Street, Clearwater, Florida 33756.

ARTICLE IV Management of Business

The Company shall be manager-managed. The initial manager of the Company is Ninoska Rivas, whose mailing address is 4130 Bergen Turnpike, North Bergen, New Jersey 07047.

The undersigned has executed these Articles of Organization this 18th day of September, 2019.

Ningska Rivas, Manager

CERTIFICATE OF DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

The undersigned, having been named Registered Agent and designated to accept service of process for the above-stated Company, at 401 E. Jackson Street, Suite 3100, Tampa, Florida 33602, hereby agrees to act in this capacity, and further agrees to comply with the provisions of all statutes relative to the proper and complete performance of the duties hereunder.

Dated this 18th day of September, 2019.

CHESTNUT BUSINESS SERVICES, LLC

By:

Michael G. Little, Manager

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