

L 990000004459

The Home Mortgage Specialist

Limited Liability Company
5950 W Oakland Park Blvd #200
Lauderhill FL 33313
USA

Phone 954-581-0400
Fax 954-581-0447

July 15, 1999

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****285.00 ****285.00

Florida Department of State
Division of Corporation
P.O. Box 6327
Tallahassee, FL 32399

Ref: Articles of Organization

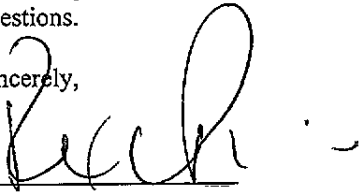
To whom it may concern:

Attached please find a check for the amount of \$285.00 to cover the Registration of the Articles of Organization of The Home Mortgage Specialist, LLC.

Please mail back to my attention.

And being that this is our first time doing this by ourselves, please do not hesitate to contact me if you have any questions.

Sincerely,



Roxana Pio
Office Manager

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DIVISION OF STATE
CORPORATION
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ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I – NAME

The name and address of the Limited Liability Company is:
The Home Mortgage Specialist, LLC.

ARTICLE II – ADDRESS

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

5950 West Oakland Park Blvd. #200
Lauderhill, Florida 33313

ARTICLE III – DURATION

This Limited Liability Company shall have perpetual existence unless dissolved according to law and its existence upon filing date.

ARTICLE IV – MANAGEMENT

The Limited Liability Company is to be managed by a manager or managers and the name and address of such manager who is to serve as manager is:

Ricardo Pedrosa
5950 West Oakland Park Blvd #200
Lauderhill, Florida 33313

ARTICLE V – ADMISSION OF ADDITIONAL MEMBERS

The right, if given, of the members to admit additional members and the terms and conditions shall be:

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CLERK OF DISTRICT COURT
FLORIDA

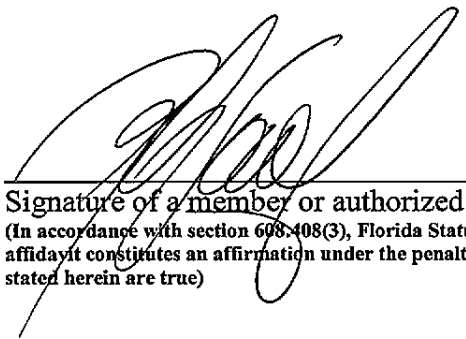
ARTICLE VI – MEMBERS RIGHTS TO CONTINUE BUSINESS

The right if given of the remaining members of the Limited Liability Company to continue the business on the 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 limited liability company shall be:

ARTICLE VII – AFFIDAVIT OF MEMBERSHIP AND CONTRIBUTIONS

The undersigned member or authorized representative of a member of The Home Mortgage Specialist, LLC deposes and says:

- 1) the above named limited liability company has at least two members
- 2) the total amount of cash contributed by the members is \$ \$100.00
- 3) if any, the agreed value of property other than cash contributed by members is \$
A description of the property is attached and made a part hereto.
- 4) the amount of cash or property anticipated to be contributed by members is: \$
- 5) the total amount of 2,3 and 4 is \$ 100.00



Signature of a member or authorized representative of a member
(In accordance with section 698.408(3), Florida Statutes, the execution of this
affidavit constitutes an affirmation under the penalties of perjury that the facts
stated herein are true)

Ricardo Pedrosa
Name of Signee

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 608.415 or 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE A REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.


1. The name of the Limited Liability Company is The Home Mortgage Specialist, LLC

2. The name and the Florida street address of the registered agent are:

Ricardo Pedrosa
5950 West Oakland Park Blvd #200
Lauderhill, Florida 33313

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.

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SECRET DIVISION



Signature of Registered Agent

7/9/99

Date