

ACCOUNT	NO.	:	072100000032
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REFERENCE: 321189 7189753

AUTHORIZATION:

COST LIMIT : \$ PPD

ORDER DATE: July 27, 1999

ORDER TIME : 2:20 PM

ORDER NO. : 321189-005

CUSTOMER NO: 7189753

CUSTOMER: Mr. Stuart Fischer

MR. STUART FISCHER MR. STUART FISCHER 1019 Sweetbrian Place

West Palm Beach, FL 33414

DOMESTIC FILING

NAME: F & T HOME LENDING, L.L.C.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
PLAIN STAMPED COPY

___ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Angie Glisar

EXAMINER'S INITIALS:

5,28.99

99 JUL 27 AM 8: 1

99 JU 27 PM 3: 15

ARTICLES OF ORGANIZATION OF F & T HOME LENDING, L.L.C

I, the undersigned, being of legal age and a natural person, do hereby subscribe to, acknowledge and file the following Articles of Organization for the purpose of creating a limited liability company under the laws of the State of Florida.

ARTICLE I

The Name of this limited liability company shall be: F & T Home Lending, L.L.C.

ARTICLE II

The mailing address and street address of the principal office of the limited liability company shall be: 1019 Sweetbriar Place, Wellington, Florida 33414, with the privilege of having its offices and branch offices at other places within or without the State of Florida.

ARTICLE III

This limited liability company shall commence its existence immediately upon the filing of these Articles of Organization, and the period of duration for the limited liability company shall be perpetual.

ARTICLE IV

The limited liability company is to be managed by a manager or managers, and the name and address of the manager who is to serve as manager until the first annual meeting of members or until its successor is elected and qualified or its earlier death, dissolution or resignation, is as follows:

Stuart Fischer

1019 Sweetbriar Place Wellington, Florida 33414

ARTICLE V

The right, if any, of the members to admit additional members and the terms and conditions of the admissions shall be subject to the regulation of the limited liability company.

90 JUL 27 MM 8: 12

ARTICLE VI

The right 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 subject to the regulations of the limited liability company.

ARTICLE VII

The initial registered office of this limited liability company is 1019 Sweetbriar Place, Wellington, Florida 33414. The initial registered agent at that address is: Stuart Fischer

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization this day of July, 1999.

Stuart Fischer

State of Florida County of Palm Beach

On this <u>364</u> day of July, 1	999, STUART FISCHER ho is personally known to me, or provided as
personally appeared before me, w	ho is personally known to me, or provided as
identification	to be the signer of the
above instrument, and he acknowled	dged that he signed it.
Mary French Signature of Notary Public	COMMISSION # CC589389 EXPIRES JAN 08, 2000
Signature of Notary Public	Printed/Stamped Name of Notary Public

My commission expires: _/~ 8~00

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AFFIDAVIT OF MEMBERSHIP AND CONTRIBUTIONS

	The undersigned member of F & T Home Lending, L.L.C. deposes and says:					
1)	the above named limited liability company has at least one member.					
2)	the total amount of cash contributed by the member(s) is: \$1,000.00					
3)	if any, the agreed value and description of property other than cash contributed by the member(s) is:	N/A				
4)	the amount of cash or property anticipated to be contributed by member(s) is:	\$100.00				
Dated	the <u>26</u> day of July, 1999.					
	Stuart Fischer	,el				
	of Florida y of Palm Beach					
person identif	ally appeared before me, who is personally known to me, and he acknowledged that he signed it. MARY FRI COMMISSION # Lang French MARY FRI COMMISSION # EXPIRES JAN	r provided as e signer of the ENCH CC589389				
Signat My co	ommission expires: /- 8-07	Notary Public				

FILED
99 JUL 27 AM 8: 12

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 608.415, Florida Statutes, the undersigned limited liability company submits the following statement in designating the registered office/registered agent, in the State of Florida.

FIRST – The name of the limited liability company is: F & T Home Lending, L.L.C.

SECOND – The name and address of the registered agent and office is:

Stuart Fischer 1019 Sweetbriar Place Wellington, Florida 33414

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 26 day of July, 1999.

Dated tills O day of strip, 1999	•				
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	Stuart Fischer				
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County of Palm Beach			yaan 11 mili S™a	ζij	
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identification		to be t	he signer of	the	
above instrument, and he acknowledged that	he signed it.				
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Signature of Notary Public	Printed/Stamp	ed Name o	i notary Put	ж	
My commission expires: $\sqrt{-8-0.0}$					