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William Foster Harpster 500 Nautical Blvd. North Atlantic Beach, Fl. 32233 904-247-6474 904-545-2360

Office: 246 3rd Street

Neptune Beach, FL. 32266

Registration Section Division of Corporations Post Office Box 6327 Tallahassee, Fl. 32314

700003060227---3 -12/03/99--01075--003 ****155.00 ****155.00

RE: Application for Limited Liability Company. Commonwealth Mortgage L.L.C.

Please review the articles of organization and the request for the name Commonwealth Mortgage L.L.C.

Thank You

William Foster Harpster

99 DEC -3 MIL: 37
SECRETARY OF STATE
TALLAHASSEE, FLOODA

\$ 7-99

ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:

The name of the Limited Liability Company is:

Commonwealth Mortgage L.L.C.

ARTICLE II - Address:

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

246 3rd Street Neptune Beach, F1. 32266

ARTICLE III - Registered Agent, Registered Office, & Registered Agent's Signature:

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

William Foster Harpster	
246 3rd Street Name	
Florida street address (P.O. Box NOT acceptable) Neptune Beach FL 32266	
City, State, and Zip	

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 as provided for in Chapter 608, F.S..

When Lose Gape 12-1-99
Registered Agent's Signature

Article IV - Management (Check box if applicable.)

The Limited Liability Company is to be managed by one manager or more managers and is, therefore, a manager - managed company.

(An additional article must be added if an effective date is requested)

Signature of a member or an authorized representative of a member.

(In accordance with section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)

William Foster Harpster

Typed or printed name of signee

FILING FEES:

\$ 100.00 Filing Fee for Articles of Organization
\$ 25.00 Designation of Registered Agent
\$ 30.00 Certified Copy (OPTIONAL)
\$ 5.00 Certificate of Status (OPTIONAL)