9001 Arbor Street

Suite 106 Omaha, NE 68124 (402) 934-9272 Fax 934-9270 (866) 913-LOAN

July 25, 2002

12690 Shawnee Mission Parkway Shawnee, KS 66216 (913) 248-9933 Fax 248-9939 (877) 659-LOAN

1103 Illinois Sidney, NE 69162 (308) 254-5589 Fax 254-5814

1900 E. Military, Suite 248D Fremont, NE 68025 (402) 753-9432 Fax 753-9422

3110 Karnes Road St.Joseph, MO 64506 (816) 233-4300 Fax 233-4357

Des Moines, IA (515) 440-3091 Fax 440-3095

Florida Department of State Division of Corporations PO Box 6327 Tallahassee, FL 32314

Attn: Registration Section

Attached please find our application for a Foreign LLC to transact business in the State of Florida along with check #1436 for the filing fee. We have also attached our Registration of Fictitious Name application and check #1437 to be forwarded once our Foreign LLC application has been approved. *"*>

Please give me a call at (402) 934-9272 if you have any questions regarding our application.

Thank you for your help and we are looking forward to doing business in. the great state of Florida!

Sincerely,

Kally J. Williams Controller

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APPLICATION BY FOREIGN LIMITED LIABILITY COMPANY FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 608.503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN LIMITED LIABILITY COMPANY TO TRANSACT BUSINESS IN THE STATE OF FLORIDA: Jurisdiction under the law of which foreign limited liability company is organized) company will cease to Organization) transacted business in Florida. (See sections 608.501, 608.502, and 817.155, F.S.) (Street address of principal office) 8. If limited liability company is a manager-managed company, check here 9. The name and usual business addresses of the managing members or managers are as follows: 10. Attached is an original certificate of existence, no more than 90 days old, duly authenticated by the official having custody of records in the jurisdiction under the law of which it is organized. (A photocopy is not acceptable. If the certificate is in a foreign language, a translation of the certificate under oath of the translator must be submitted.) 11. Nature of business or purposes to be conducted or promoted in Florida: __ f a member or an authorized representative of a member. Signature of (In accordance with section 608.408(3), F.S., the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)

Typed or printed name of signee

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:
Smart Enterprises, LLC dba HomeSmartz Your Mortga
2. The name and the Florida street address of the registered agent and office are:
Trenton Collier (Name)
Florida street address (P.O. Box NOT ACCEPTABLE)
City/State/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.

\$ 100.00 Filing Fee for Application \$ 25.00 Designation of Registered Agent \$ 30.00 Certified Copy (optional) \$ 5.00 Certificate of Status (optional)

STATE OF



NEBRASKA

United States of America, State of Nebraska

SS.

Department of State Lincoln, Nebraska

I, John A. Gale, Secretary of State of Nebraska do hereby certify;

SMART ENTERPRISES, LLC

with its registered office located in OMAHA, Nebraska, filed Articles of Organization in this office on November 8, 2001.

I further certify that said limited liability company is in existence as of this date.

In Testimony Whereof,

I have hereunto set my hand and affixed the Great Seal of the State of Nebraska on July 24, in the year of our Lord, two thousand two.

SECRETARY OF STATE



FILED SECRETARY OF STATE OIVISION OF CORPORATIONS