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WO4-5494

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America's Lowest Cost "A-Credit" Home Loans

January 29, 2004

Divisions of Corporations Registration Section 409 E. Gaines Street Tallahassee, FL 32399

RE: Application By Foreign Limited Liability Company

To Whom It May Concern:

Enclosed please find our application. I have included the following items in this package:

- * Application
- * Original certificate of existence
- * Original Certificate of Designation of Registered Agent
- * Copy of Fictitious Name Registration
- * Check for recordings and copies

Please feel free to contact me if I can be of assistance. We appreciate your help in this matter.

Sincerely,

Chris Flansburg Operations Manager

Loans At Wholesale

888-766-1410

CFlansburg@loansatwholesale.com



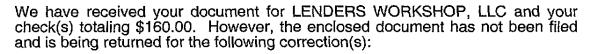
FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

February 10, 2004

CHRIS FLANSBURG LOANS AT WHOLESALE.COM 200 UNION BLVD., STE. 550 LAKEWOOD, CO 80228

SUBJECT: LENDERS WORKSHOP, LLC

Ref. Number: W04000005494



A business entity may not serve as its own manager or managing member. Please designate an individual or another business entity as your manager(s) or managing member(s).

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6043.

Letter Number: 804A00008935

Joey Bryan Document Specialist THE THE SECTION OF STREET



America's Lowest Cost "A-Credit" Home Loans

February 17, 2004

Joey Bryan
Florida Department of State
Division of Corporation
P.O. Box 6327
Tallahassee, FL 32314

RE: Letter Number 804A00008935

Joey:

Enclosed please find the corrected document you have requested. Please feel free to call me if you have any questions.

I appreciate your help in this filing.

Sincerely,

Chris Flansburg Operations Manager Loans At Wholesale 888-766-1410

CFlansburg@loansatwholesale.com

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: LENDERS WORKSHOP, LLC (Name of foreign limited liability company) (Jurisdiction under the law of which foreign limited liability company is organized) PERPETUAL (Duration: Year limited liability company will cease 10-18-1999 (Date of Organization) exist or "perpetual") 6. *HAVE NOT TRANSACTED ANY BIISTNESS - PIRSITING LIGENSE (Date first transacted business in Florida. (See sections 608.501, 608.502, and 817.155, F.S.) LENDERS WORKSHOP, LLC 200 UNION BLVD, SUITE 550, LAKEWOOD, CO 80228 (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: STEPHEN D. WILEY 200 INTON BLVD. STE 550 LAKEWOOD, CO 80228 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: MORTGAGE LOANS

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

STEPHEN D. WILEY

Typed or printed name of signee

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Marke S PA 1.00 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: |
|----|---|
| _ | LENDERS WORKSHOP, LLC |
| 2. | The name and the Florida street address of the registered agent and office are: |
| | FLORIDA COMPLIANCE SPECIALISTS INC. (Name) |
| | 2331 HANSEN PLACE |
| | Florida street address (P.O. Box NOT ACCEPTABLE) |
| | TALLAHASSEE FL 32301 |
| | (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.

(Signature)

\$ 100,00 Filing Fee for Application

\$ 25.00 Designation of Registered Agent

Certified Copy (optional) 30.00

5.00 Certificate of Status (optional)



STATE OF COLORADO

DEPARTMENT OF STATE CERTIFICATE

ATTACKE FLORIDA

I, DONETTA DAVIDSON, Secretary of State of the State of Colorado, hereby certify that, according to the records of this office,

LENDERS WORKSHOP, LLC (Colorado LIMITED LIABILITY COMPANY) File # 19991194297

was filed in this office on October 18, 1999 and has complied with the applicable provisions of the laws of the State of Colorado and on this date is in good standing and authorized and competent to transact business or to conduct its affairs within this state.

Dated: December 31, 2003

For Validation:

Certificate ID: 747462

To validate this certificate, visit the following web site, enter this certificate ID, then follow the instructions displayed.

www.sos.state.co.us/ValidateCertificate

Donetta Davidson SECRETARY OF STATE