

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L04000007852
FILED 8:00 AM
January 29, 2004
Sec. Of State

Article I

The name of the Limited Liability Company is:
ONE PERCENT MORTGAGE, L.L.C.

Article II

The street address of the principal office of the Limited Liability Company is:
2230 WEST BAY DR.
SUITE D
LARGO, FL. 33770

The mailing address of the Limited Liability Company is:
2230 WEST BAY DR.
SUITE D
LARGO, FL. 33770

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:
JOHN P. MARTIN, P.A.
401 SOUTH LINCOLN AVE
CLEARWATER, FL. 33756

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.

Registered Agent Signature: JOHN P. MARTIN

Article V

The name and address of managing members/managers are:

Title: MGRM
STANLEY H SOFER
2230 WEST BAY DR., SUITE D
LARGO, FL. 33770

Title: MGR
SUSAN S SOFER
2230 WEST BAY DR., SUITE D
LARGO, FL. 33770

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Article VI

The effective date for this Limited Liability Company shall be:

01/29/2004

Signature of member or an authorized representative of a member

Signature: JOHN P. MARTIN