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Florida Department of State
Division of Corporations
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SECRETARY OF STATE
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00 MAR 24 AM 7:46

To:
Division of Corporations
Fax Number : (850)922-4003

EFFECTIVE DATE
3-23-00

From:
Account Name : CORPORATE CREATIONS INTERNATIONAL INC.
Account Number : 110432003053
Phone : (305)672-0686
Fax Number : (305)672-9110

LIMITED LIABILITY COMPANY

BT Financial, LLC

00 MAR 24 AM 9:00

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|-----------------------|----------|
| Certificate of Status | 1 |
| Certified Copy | 0 |
| Page Count | 05 |
| Estimated Charge | \$130.00 |

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ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is:
BT Financial, LLC

Article II. Address

The Company's street and mailing address is:
BT Financial, LLC
172 Cameron Dr
Weston FL 33326

EFFECTIVE DATE
3-23-00

001MAR 24 AM 9:00

Article III. Registered Agent

The name and street address of the Company's registered agent is:
Corporate Creations Enterprises Inc.
941 Fourth Street #200
Miami Beach FL 33139

Article IV. Transferability of Membership Interests

No members shall have the right to assign their membership interests in the Company without the written agreement of all of the membership interests, unless otherwise provided in the Company's Operating Agreement. If the assignment is not approved by all of the membership interests, the assignee shall have no right to become a member, to participate in the management of the Company, or to exercise any other rights or powers of a member. The assignee shall merely be entitled to receive the share of profits and other distributions and the allocation of income, gain, loss deduction, credit or similar item to which the assignor was entitled, to the extent assigned.

Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686

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Article V. Management

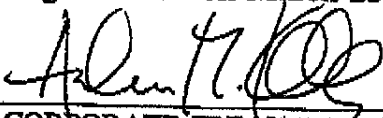
This will be a member-managed company. The name of each member is:

Bruce S. Liebman
Todd S. Liebman

Article VI. Company Existence

The Company's existence shall begin effective as of March 23, 2000.

The undersigned authorized representative of a member executed these Articles of Organization on March 23, 2000.



CORPORATE CREATIONS INTERNATIONAL INC.
Andreas M. Kelly Vice President

Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686

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STATEMENT OF REGISTERED AGENT

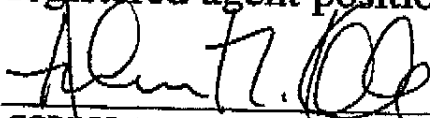
LIMITED LIABILITY COMPANY:

BT Financial, LLC

REGISTERED AGENT/OFFICE:

**Corporate Creations Enterprises Inc.
941 Fourth Street #200
Miami Beach FL 33139**

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Statement. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



**CORPORATE CREATIONS ENTERPRISES INC.
Andreas M. Kelly, Vice President**

Date: March 23, 2000

**Corporate Creations International Inc.
941 Fourth Street #200
Miami Beach FL 33139
(305) 672-0686**

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