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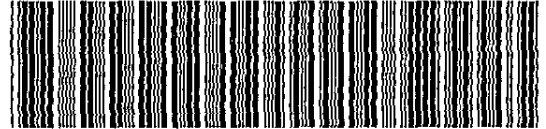
(Business Entity Name)

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**COVER LETTER**

**TO:** Registration Section  
Division of Corporations

**SUBJECT:** JOE'S FINANCIAL, LLC  
(Name of Limited Liability Company)

The enclosed Articles of Amendment and fee(s) are submitted for filing.

Please return all correspondence concerning this matter to the following:

Edward Toptani, Esq  
(Name of Person)  
TOPTANI LAW OFFICES  
(Firm/Company)  
127 E. 59<sup>th</sup> ST - 3<sup>rd</sup> FL  
(Address)  
NY, NY 10022  
(City/State and Zip Code)

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For further information concerning this matter, please call:

Edward Toptani at 212, 699-8930  
(Name of Person) (Area Code & Daytime Telephone Number)

Enclosed is a check for the following amount:

- \$25.00 Filing Fee
- \$30.00 Filing Fee & Certificate of Status
- \$55.00 Filing Fee & Certified Copy (additional copy is enclosed)
- \$60.00 Filing Fee, Certificate of Status & Certified Copy (additional copy is enclosed)

**MAILING ADDRESS:**  
Registration Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

**STREET/COURIER ADDRESS:**  
Registration Section  
Division of Corporations  
Clifton Building  
2661 Executive Center Circle  
Tallahassee, FL 32301

ARTICLES OF AMENDMENT  
TO  
ARTICLES OF ORGANIZATION  
OF

Joel's Financial, LLC

(Present Name)  
(A Florida Limited Liability Company)

FIRST: The Articles of Organization were filed on 11/22/2000 and assigned document number L0000001446K.

SECOND: This amendment is submitted to amend the following:

Article I is amended to change the name of the Limited Liability Company to: "Umbeck Financial Group, LLC"

Article II is amended to change the mailing address and street address of the principal office of the Limited Liability Company to: "250 Royal Palm Way, Palm Beach, Florida 33480"

Dated 1/11/06



Signature of a member or authorized representative of a member

JOSEPH A. UMBACH

Typed or printed name of signee

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