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SECOND AMENDED AND RESTATED ARTICLES OF ORGANIZATION

The Amended and Restated Articles of Organization of Gil, Garden, Norman, Spencer & McKernan, LLC, the original Articles of Organization of which were filed on April 25, 2003, are hereby amended and restated in their entirety as follows:

ARTICLE I

NAME

The name of the limited liability company is GIL GARDEN AVETRANI INSURANCE GROUP, LLC.

ARTICLE II

ADDRESS

The mailing address street address of the principal office of the limited liability company is 10689 N. Kendall Dr., Suite 208, Miami, Florida 33176.

ARTICLE III

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Company in the State of Florida is Two Alhambra Plaza, Penthouse 1B, Coral Gables, Fl 33134 and the name of the initial registered agent of the Company at that address is Murai Wald Biondo Moreno & Brochin, P.A.

IN WITNESS WHEREOF, the undersigned, being the agent for the Members, executes and files these Second Amended and Restated Articles of Organization in accordance with the provisions of Section 608.41! of the Florida Statutes, this 22 day of May, 2007.

MEMBERS AUTHORIZED REPRESENTATIVE:

Joseph K. Garden