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LIMITED LIABILITY COMPANY
LUTGERT MORTGAGE, LLC

Certificate of Status	1
Certified Copy	1
Page Count	03
Estimated Charge	\$160.00

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**ARTICLES OF ORGANIZATION
OF
LUTGERT MORTGAGE, LLC
A FLORIDA LIMITED LIABILITY COMPANY**

The undersigned, acting as a Member of LUTGERT MORTGAGE, LLC, under Section 608.407 of the Florida Limited Liability Company Act, hereby adopts the following Articles of Organization:

**ARTICLE I.
NAME**

The name of this limited liability company (the "Company") is LUTGERT MORTGAGE, LLC.

**ARTICLE II.
ADDRESS**

The mailing and street address of the principal office of the Company shall be 4200 Gulf Shore Boulevard North, Naples, Florida 34103.

**ARTICLE III.
INITIAL REGISTERED OFFICE AND AGENT**

The street address of the Company's registered office shall be 4001 Tamiami Trail North, Suite 250, Naples, Florida 34103, and the registered agent for the Company at that address shall be Anthony J. Catalano.

**ARTICLE IV
MANAGEMENT BY MANAGERS**

The Company shall be managed by a manager or managers (the "Manager(s)") as further provided in the Operating Agreement. Except as specifically authorized by the Manager(s), no member of the Company (a "Member") is an agent of the Company or has the authority to make any contracts, enter into any transactions, or otherwise make any commitments on behalf of the Company.

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ARTICLE V
RELATIONSHIP OF ARTICLES OF ORGANIZATION
TO OPERATING AGREEMENT

If any provision of these Articles of Organization differs or otherwise conflicts with any provision of the Operating Agreement, then, to the extent allowed by applicable law, the Operating Agreement shall govern.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization this 13 day of November, 2002.

MEMBER:

PREMIER INSURANCE, LLC, A Florida Limited Liability Company, by NAPLES INSURANCE, LLC A Florida Limited Liability Company, Manager

By: [Signature]
Name: Howard B. Gutman
Title: Manager

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NAPLES INSURANCE, LLC
PREMIER INSURANCE, LLC

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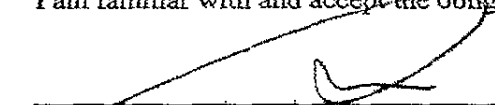
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**CERTIFICATION OF DESIGNATION OF REGISTERED AGENT/OFFICE
OF
LUTGERT MORTGAGE, LLC**

PURSUANT TO THE PROVISIONS OF SECTIONS 608.407 AND 608.415, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the limited liability company is LUTGERT MORTGAGE, LLC.
2. The name and address of the registered agent and office are Anthony J. Catalano, 4001 Tamiami Trail North, Suite 250, Naples, Florida 34103.

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 property and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



 (Signature)
 A.J. CATALANO

November 13, 2003

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