305-379-7000 Fax: 305-379-8200 800-999-1272

January 28, 2000

Registration Section Division of Corporations 409 East Gaines Street Tallahassee, Florida 32399

Paradigm Financial Group, LLC

Dear Sir or Madam:

Enclosed are the fully executed Articles of Organization for Paradigm Financial Group, LLC with our check in the amount of \$155.00. Please return a certified copy of this document to the Registered Agent at the above address. Thank you for your prompt attention to this matter.

Very truly yours,

TERRENCE A. SCHULTZ

FOR THE FIRM

TAS:cr Enclosure

Via Federal Express

## ARTICLES OF ORGANIZATION

OF

# PARADIGM FINANCIAL GROUP LLC

WE, the organizers hereto, do hereby execute these Articles of Organization of PARADIGM FINANCIAL GROUP LLC, a limited liability company, organized under and pursuant to the provisions of Chapter 608, Florida Statutes, \$87.

## ARTICLE I. - NAME

The name of the limited liability company is

## PARADIGM FINANCIAL GROUP LLC

# ARTICLE II. - EXISTENCE

This limited liability company shall exist from the date of the filing of these Articles of Organization with the Department of State, Tallahassee, Florida or such other offices thereof, authorized to accept same, and for a maximum period of ninety (90) years from the date of the filing hereof, unless otherwise terminated prior thereto in accordance with law.

# ARTICLE III -PURPOSE OF ORGANIZATION

The company is organized to provide to its clients investment and financial advice, financial planning, estate planning, access to appropriate insurance policies and other investment vehicles to meet the specific needs of the clients, to buy, sell, acquire,

own, operate, develop, rent or in any other manner deal in any type or kind of property, real or personal wheresoever located, and for any and all other acts or purposes permitted under Section 608.404 Florida Statutes 1999 and/or any and all other applicable or governing laws of the State of Florida, except as any of the foregoing acts and/or purposes may be otherwise barred or restricted by law, rule or regulation.

# ARTICLE IV - PLACE OF BUSINESS AND REGISTERED AGENT

A. <u>Place of Business</u> - the company's place of business within the State is at the following address:

SunTrust International Center 15TH Floor One Southeast Third Avenue Miami, Florida 33131

B. Registered Agent - The name and address of the Registered Agent of the company is:

RICHARD A. BERKOWITZ
C/O Berkowitz, Dick, Pollack & Brant, LLP
SunTrust International Center
15th Floor
One Southeast Third Avenue
Miami, Florida 33131

PILED

ON JAN 31 PM 12: 46

SLUKETARY OF STATE
TALLAHASSEE FLORIDA

# ARTICLE V. - TOTAL CONTRIBUTIONS BY MEMBERS

A. Initial Contributions of Cash and/or Property by Members. - Immediately following the filing of these Articles of Organization, the members shall contribute to the company cash in the amount of FIVE THOUSAND and 00/100 (\$5,000.00).

B. Unless otherwise specified herein, the members shall not be required at any time to make any additional contributions of cash or property to the company,

unless all members unanimously agree thereto in writing.

### ARTICLE VI. - ADMISSION OF NEW MEMBERS

Unless otherwise herein specified, no new members shall be admitted to the company during the term of its existence. New members may be admitted pursuant to a vote of not less than Sixty (60%) per cent of the total existing ownership interests in the company, which percentage shall be determined and measured by the percentage of ownership interest each member has in the company as opposed a simple majority of the members.

No individual member and/or manager of the company, if one be designated, shall ever have the power to terminate or grant membership to any person.

### ARTICLE VII. INTERESTS OF MEMBERS.

All interests of members in the company shall be considered personal property and not real property. Any interest of a member in the company shall be transferred only as provided in an operating agreement to be adopted by the unanimous written agreement of all members, which agreement shall be kept and maintained with these Articles of Organization as part of the official records of the company.

## ARTICLE VIII. - CONTINUATION AFTER INVOLUNTARY TERMINATION.

In the event of termination of the company due to death, retirement, resignation, expulsion, bankruptcy or dissolution of a member or any other event which involuntarily terminates the company, i.e. without the consent of a majority of the ownership interests in the company, then and in that event the remaining and/or

STATE OF FLORIDA

SS.

COUNTY OF MIAMI-DADE

BEFORE ME, the undersigned authority, personally appeared RICHARD A. BERKOWITZ, as a Member and Organizer of PARADIGM FINANCIAL GROUP LLC, a Florida limited liability company in formation, who is well and personally known to me, and he acknowledged that he executed the foregoing Articles of Organization for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and official seal at Miami, Miami-Dade County, Florida this \_\_\_\_\_\_ day of January, 2000.

NOTARY PUBLIC, STATE OF FLORIDA AT LARGE

Print Name: Cecessa Ku

Commission Number:

My commission Expires:

OFFICIAL NOTARY SEAL
CECELIA RUDD
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC755555
MY COMMISSION EXP. JUNE 29,2662

ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent to accept service of process for the above named Limited Liability Company, at the place designated in the Articles of Organization, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and performance of my duties.

RICHARD A. BERKOWITZ, Registered Agent

surviving members shall be fully entitled to continue the business of the company provided that not less than a majority of the ownership interests then remaining shall have agreed to do so in writing.

#### ARTICLE XI. - MANAGEMENT OF THE COMPANY

Management by Members - In the absence of designated Managers, the management of the company shall be reserved to and be by the members of the company. The names of the Members of the company are:

RICHARD A. BERKOWITZ
TERRENCE A. SCHULTZ
RICHARD A. POLLACK
BARRY M. BRANT
JOHN F. YOUNG
GARY E. ROSENTHAL
KENNETH J. STRAUSS
RANDI K. GRANT
JEFFREY M. MUTNIK

FILED PHIZ: 46
SECRETARISE FLORIDA
TATLARIASSEE FLORIDA

The professional address of each member is as follows:

SunTrust International Center 15th Floor One Southeast Third Avenue Miami, Florida 33131

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal as organizers of this limited liability company this \_\_\_\_\_ day of January, 2000.

RICHARD A. BERKOWITZ, Organizer/Member