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LAWRENCE E. DOLAN

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November 28, 2000

Via Federal Express

Department of State
Division of Corporations
400 East Gaines Street
Tallahassee, FL 32301

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-11/29/00--01037--007
****155.00 ****155.00

Re: Edward F. Falco & Associates, LLC

Dear Sir/Madam:

Enclosed for filing are the original Articles of Organization for the above limited liability company in accordance with the applicable provisions of Chapter 608, Florida Statutes.

Enclosed is my check in the amount of \$337.50 representing the payment for filing fees:

1. Filing Articles of Organization	\$100.00
2. Designation of Registered Agent	25.00
3. Certified copy of Articles of Organization	<u>30.00</u>
Total	<u>\$155.00</u>

For your convenience, we are enclosing a copy of the Articles of Organization which you may use for certification. Please return the certified Articles to the attention of the undersigned. Thank you for your attention to this matter.

Very truly yours,

LAWRENCE E. DOLAN, P.A.



LAWRENCE E. DOLAN

LED:ln
Enclosures
cc: Mr. Ernie F. Falco

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TALLAHASSEE, FLORIDA

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ARTICLES OF ORGANIZATION
OF
ERNEST F. FALCO & ASSOCIATES, L.L.C.

ARTICLE I - NAME

The name of this limited liability company is ERNEST F. FALCO & ASSOCIATES, L.L.C.

ARTICLE II - PURPOSE

The general nature of the business to be transacted by the limited liability company shall be the marketing and sale of insurance products; and to have and exercise all of the powers now or hereafter conferred by the laws of the State of Florida upon limited liability companies organized pursuant to the laws under which this limited liability company is organized and any and acts, amendatory thereof and supplemental thereto.

ARTICLE III - DURATION

The period of this limited liability company's duration shall continue in perpetuity, unless sooner terminated as provided herein or under applicable law.

ARTICLE IV - INITIAL REGISTERED OFFICE AND AGENT

The initial address of this limited liability company's place of business is 350 Crown Oak Centre Drive, Longwood, Florida, 32750 and the name and address of the initial registered agent of this limited liability company at that address is ERNEST F. FALCO. The mailing address of the limited liability company and its registered office is the same as above.

ARTICLE V

The members of the limited liability company shall have the right to admit additional members by unanimous vote of all current members to be effective upon such prospective members agreeing in writing to assume

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JACKSONVILLE, FLORIDA

any obligations of a member which may be set forth in the regulations adopted by the limited liability company from time to time.

ARTICLE VI - CONTINUATION OF BUSINESS

The business of the limited liability company shall continue notwithstanding the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member or the occurrence of any other event which results in the termination of the continued membership of member in this limited liability company, provided all of the remaining members shall agree in writing.

ARTICLE VII - MANAGER

The limited liability company may be managed by a manager or managers selected from time to time by a majority of the members.

IN WITNESS WHEREOF, the undersigned as subscriber has executed these Articles of Organization this 28th day of November, 2000.


ERNEST F. FALCO

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TALLAHASSEE, FLORIDA

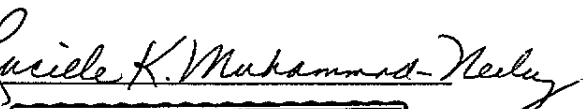
STATE OF FLORIDA)
COUNTY OF ORANGE) SS:

The foregoing instrument was acknowledged before me this 28th day of November, 2000, by ERNEST F. FALCO, ~~who is personally known to me or~~ who has produced Florida driver's license as identification and who did take an oath.

NOTARY PUBLIC

sign

print


LUCILLE K. MUHAMMAD-NEELEY
MY COMMISSION # CC 616821
EXPIRES: January 28, 2001
Bonded Thru Notary Public Underwriters

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THE STATE OF FLORIDA
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 608.415, FLORIDA STATUTES,
THE FOLLOWING IS SUBMITTED:

FIRST -- That ERNEST F. FALCO & ASSOCIATES, L.L.C., desiring to
organize or qualify under the laws of the State of Florida, with its
principal place of business at the City of Longwood, State of Florida,
has named ERNEST F. FALCO, located at 350 Crown Oak Centre Drive, City
of Longwood, State of Florida, as its Agent to accept service of process
within the State of Florida.

SIGNATURE: 

ERNEST F. FALCO

TITLE : Member

DATE : November 28th, 2000

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE-STATED
LIMITED LIABILITY COMPANY, AT THE PLACE DESIGNATED IN THIS CERTIFICATE,
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 COMPLETE
PERFORMANCE OF MY DUTIES.

SIGNATURE: 

ERNEST F. FALCO

DATE : November 28th, 2000

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CLERK OF COURT
JUDICIAL CIRCUIT IN AND FOR
THE SEVENTH JUDICIAL CIRCUIT
TALLAHASSEE, FLORIDA