

Lubitz Financial Group
COMPREHENSIVE PERSONAL FINANCIAL PLANNING

LO1000006781

April 24, 2001

Registration Section
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

Re: C & L Financial Group, LLC

000004081620--9
-04/26/01--01083--012
***155.00 ***155.00

Ladies and Gentlemen:

Enclosed are an original and one (1) copy of the Articles of Organization for C & L Financial Group, LLC and a check for:

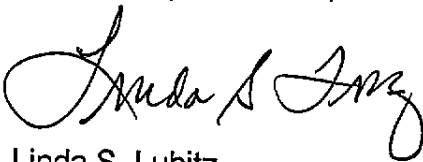
Filing Fees	\$100.00
Registered Agent Designation	25.00
Certified Copy	30.00
TOTAL	\$155.00

Kindly return the certified copy to:

Linda S. Lubitz
9130 S. Dadeland Blvd.
Suite 1625
Miami, FL 33156
Phone: 305 670 4440

Thank you for your prompt attention to this request.

Respectfully submitted,


Linda S. Lubitz

FILED
01 APR 26 PM 5:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

LO1-6781
QR

Enclosures: Articles of Incorporation (original and one copy)
Check payable to Florida Department of State in the amount of \$155.00

**ARTICLES OF ORGANIZATION OF C & L FINANCIAL GROUP, LLC
A FLORIDA LIMITED LIABILITY COMPANY**

ARTICLE I — Name:

The name of the Limited Liability Company is: C & L FINANCIAL GROUP, LLC

ARTICLE II — Address:

The mailing address and street address of the principal office of the Limited Liability Company is:
9130 S. DADELAND BOULEVARD, SUITE 1625
MIAMI, FL 33156

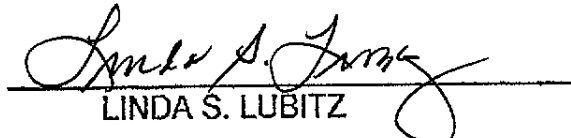
ARTICLE III —

Registered Agent, Registered Office & Registered Agent's Signature:

The name and the Florida street address of the registered agent are:

LINDA S. LUBITZ
9130 S. DADELAND BOULEVARD, SUITE 1625
MIAMI, FL 33156

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 proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 608, F.S.


LINDA S. LUBITZ

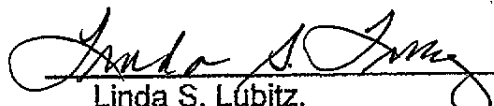
ARTICLE IV — Management:

The Limited Liability Company is a manager-managed company and the names and addresses of the two managers are:

LINDA S. LUBITZ
9130 S. DADELAND BOULEVARD, SUITE 1625
MIAMI, FL 33156

MARTIN CASS
440 COLUMBIA DRIVE, SUITE 500
WEST PALM BEACH, FL 33409

FILED
01 APR 25 PM 5:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA


Linda S. Lubitz,
LUBITZ FINANCIAL GROUP
Member