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ARTICLES OF ORGANIZATION OF FRONT PORCH DEVELOPMENT COMPANY, LLC

The undersigned hereby certify that we have associated ourselves together for the purpose of becoming a limited liability company under the laws of the State of Florida providing for the formation, rights, privileges, and immunities of limited liability companies for profit. We further declare that the following articles shall serve as the authority for the conduct of business of the limited liability company.

ARTICLE I NAME AND PRINCIPAL PLACE OF BUSINESS

The name of the limited liability company shall be Front Porch Development Company, LLC, and the mailing and street address of its principal office shall be 456 Harrison Avenue, Panama City, Florida 32401, but it may locate its places of business at any other place or places as the members may deem advisable.

ARTICLE II PURPOSES AND POWERS

In addition to the powers authorized by the laws of the State of Florida for limited liability companies, the general nature of the business or businesses to be transacted, and which the limited liability company is authorized to transact, shall be as follows:

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1. To engage in any activity or business authorized for $\mathcal{L}_{\mathcal{A}}$ under the Florida Statutes.

2. In general, to carry on any and all incidental business; to have and exercise all the powers conferred by the laws of the State of Florida, and to do any and all things set forth in these articles to the same extent as a natural person might or could do.

3. To purchase or otherwise acquire, undertake, carry on, improve, or develop, all or any of the business, good will, rights, assets, and liabilities of any person, firm, association, or corporation carrying on any kind of business of a similar nature to that which this limited liability company is authorized to carry on, pursuant to the provisions of these articles; and to hold, utilize, and in any manner dispose of the rights and property so acquired.

To enter into and make all necessary contracts for

its business with any person, entity, partnership, association, corporation, domestic or foreign, or of any domestic or foreign state, government, or governmental authority, or of any political or administrative subdivision, or department, and to perform and carry out, assign, cancel, or rescind any of such contracts.

To exercise all or any of the limited liability 5. company powers, and to carry out all or any of the purposes, enumerated in these articles and otherwise granted or permitted by law, while acting as agent, nominee, or attorney-in-fact for any persons or corporations, and perform any service under contract or otherwise for any corporation, joint stock company, association, partnership, firm, syndicate, individual, or other entity, and in this capacity or under this arrangement develop, improve, stabilize, strengthen, or extend the property and commercial interest of the property and to aid, assist, or participate in any lawful enterprise in connection with or incidental to the agency, representation, or service, and to render any other service or assistance it may lawfully do under the laws of the State of Florida providing for the formation, rights, privileges, and immunities of limited liability companies for profit.

6. To do everything necessary, proper, advisable, or convenient for the accomplishment of any of the purposes, or the attainment of any of the objects, or the furtherance of any of the powers set forth in these articles, either alone or in association with others incidental or pertaining to, or growing out of, or connected with its business or powers, provided the same shall not be inconsistent with the laws of the State of Florida.

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The several clauses contained in this statement of the general nature of the business or businesses to be transacted shall be construed as both purposes and powers of this limited liability company, and statements contained in each clause shall, except as otherwise expressed, be in no way limited or restricted by reference to or inference from the terms of any other clause. They shall be regarded as independent purposes and powers.

Nothing contained in these articles shall be deemed or construed as authorizing or permitting, or purporting to authorize or permit, the limited liability company to carry on any business, exercise any power, or do any act which a limited liability company may not, under Florida laws, lawfully carry on, exercise, or do.

ARTICLE III MANAGEMENT

Management of this limited liability company is reserved to its members, whose names and addresses are as follows:

John N. LaymonJames R. Lusby318 Willow WayP.O. Box 6009Lynn Haven, FL 32444Destin, FL 32550

John J. Laymon 318 Willow Way Lynn Haven, FL 32444

ARTICLE IV MEMBERSHIP RESTRICTIONS

The members shall have the right to admit new members by unanimous consent.

On the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member, or the occurrence of any other event that terminates the continued membership of a member in the limited liability company, the remaining members shall have the right to continue the business.

ARTICLE V DURATION

The term of the limited liability company shall begin on the filing of these articles with the Florida Secretary of State, and shall have perpetual existence, unless the limited liability company is earlier dissolved in accordance with either the provisions of the Operating Agreement or law.

ARTICLE VI INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The address of the initial registered office of the limited liability company is 456 Harrison Avenue, Panama City, Florida 32401, and the name of the company's initial registered agent at that address is Scott R. Nabors.

The undersigned, being the original members of the limited liability company, certify that this instrument constitutes the Articles of Organization of Front Porch Development Company, LLC.

Executed by the undersigned at Panama City, Florida on July 16, 2001



ACKNOWLEDGMENT BY DESIGNATED REGISTERED AGENT

Having been named Registered Agent of the above-named company, at the place designated in these articles, I hereby accept to act in this capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping said office open.