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TASO M. MILONAS, P.A.

Taso M. Milonas, J.D., L.L.M.
Board Certified Tax Lawyer

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November 7, 2001

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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VIA FEDERAL EXPRESS

Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

Re: **Anchor Construction Enterprises, LLC, et al**

Dear Sir or Madam:

Enclosed please find an original and one (1) copy of the Articles of Organization for the following limited liability companies:

1. **Anchor Construction Enterprises, LLC** Please note, this entity will be the single-member owner for the remaining entities. Accordingly, we would appreciate you filing the Articles of Organization to create this entity first.

2. **Anchor Contracting, LLC**

3. **Anchor Construction Management Services, LLC**

4. **Anchor Acquisition and Development Company, LLC**

5. **Anchor Financial Group, LLC**

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cc 30

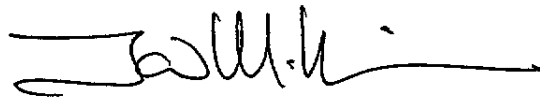
Also, enclosed please find a check in the amount of \$775.00 to cover the filing fees and one (1) certified copy of each. Please return the copies in the enclosed envelope.

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Thank you for your prompt attention to the foregoing. If you have any questions or require any additional information, please do not hesitate to contact the undersigned.

Sincerely,

A handwritten signature in black ink, appearing to read 'Taso M. Milonas', with a long horizontal flourish extending to the right.

Taso M. Milonas

TMM/kf
Enclosures

ARTICLES OF ORGANIZATION
OF
ANCHOR FINANCIAL GROUP, LLC

The undersigned hereby executes and acknowledges these Articles of Organization for the purpose of forming a limited liability company pursuant to Chapter 608, Florida Statutes, and state the following:

ARTICLE I

Name

The name of this limited liability company shall be:

ANCHOR FINANCIAL GROUP, LLC

ARTICLE II

Term

The period of duration of this limited liability company shall commence on the date of filing these Articles of Organization with the Florida Department of State and shall continue for the maximum period allowed by law.

ARTICLE III

Purpose

The general purpose for which this limited liability company is organized is the transaction of any and all lawful business for which a limited liability company may be organized under Chapter 608, Florida Statutes.

ARTICLE IV

Principal Office and Mailing Address

The address of the principal office of this limited liability company shall be:

809 South Safford Street, Unit B
Tarpon Springs, Florida 34689

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and the mailing address of this limited liability company shall be:

Post Office Box 2208
Tarpon Springs, Florida 34688-2208

ARTICLE V

Registered Office and Registered Agent

The initial registered office of this corporation shall be located at 1800 Second Street, Suite 884, Sarasota, Florida 34236, and the initial registered agent of this corporation at such office shall be Taso M. Milonas. This corporation shall have the right to change such registered office and such registered agent from time to time, as provided by law.

ARTICLE VI

Management

This limited liability company is to be managed by the sole member and is, therefore, a member-managed limited liability company.

ARTICLE VII

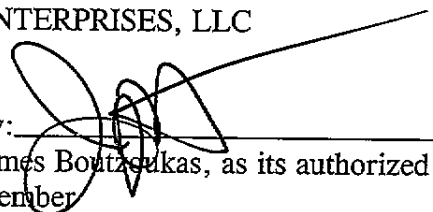
Amendment to Articles of Organization

The sole member reserves the right to amend, alter, change or repeal any provisions(s) contained in these Articles of Organization.

The undersigned, being the sole member of the limited liability company hereinbefore named, has executed these Articles of Organization for the uses and purposes therein stated.

DATED this 5th day of November, 2001

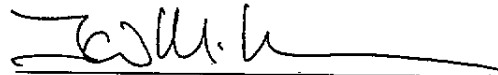
ANCHOR CONSTRUCTION
ENTERPRISES, LLC

By: 
James Bontzoukas, as its authorized
Member

ACCEPTANCE OF REGISTERED AGENT

I, Taso M. Milonas, having been named as registered agent and to accept service of process for the above-named limited liability company at the place designated in this certificate, 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.

DATED this 7th day of November, 2001.


Taso M. Milonas