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From:

Account Name : CLARK, PARTINGTON, HART - DESTIN
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LIMITED LIABILITY COMPANY

Clermont Land Development Company, LLC

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**ARTICLES OF ORGANIZATION OF
CLERMONT LAND DEVELOPMENT COMPANY, LLC**

The undersigned, RICHARD OLSON, a natural person competent to contract and organizer of this limited liability company, as President of Olson & Associates of NW Florida, Inc., a Florida corporation, its Member, hereby presents these Articles of Organization for the formation of a limited liability company under the provisions of Chapter 608, Florida Statutes.

ARTICLE I

The name of the limited liability company is:

CLERMONT LAND DEVELOPMENT COMPANY, LLC

ARTICLE II - PRINCIPAL OFFICE ADDRESS

The mailing and street address of the principal office of the limited liability company is 1234 Airport Road, Suite 215, Destin, Florida 32541.

ARTICLE III - PURPOSES AND POWERS

This limited liability company is organized for any legal and lawful purpose for which a limited liability company may be organized and may exercise all powers and rights which a limited liability company may exercise under the Florida Limited Liability Company Act.

ARTICLE IV - TERM OF EXISTENCE

The limited liability company shall have a perpetual existence.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The address of the initial registered office of this limited liability company shall be 1234 Airport Road, Suite 215, Destin, Florida 32541, and the name of the initial registered agent of this limited liability company at that address is Richard Olson.

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ARTICLE VI - MANAGEMENT

This limited liability company shall be managed by its Member. The name and address
the Member is:

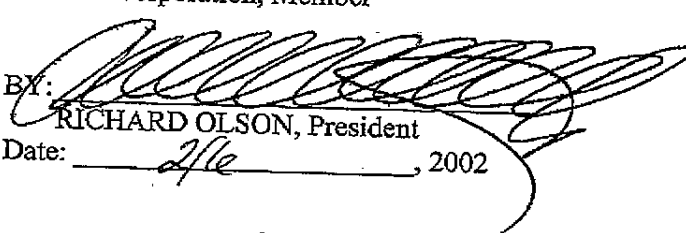
Olson & Associates of NW Florida, Inc.
1234 Airport Road
Suite 215
Destin, Florida 32541

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IN WITNESS WHEREOF, the undersigned organizer has executed these Articles of
Organization on the date set forth below.

OLSON & ASSOCIATES OF NW FLORIDA, INC.,
a Florida corporation, Member

BY:


RICHARD OLSON, President

Date: 2/6, 2002

REGISTERED AGENT ACCEPTANCE

I do hereby accept the foregoing designation as registered agent of CLERMONT LAND
DEVELOPMENT COMPANY, LLC. Further, I am familiar with and accept the duties and
obligations of such designation.


RICHARD OLSON

Date: 2/6, 2002

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