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*Board Certified Real Estate Attorney Licensed to Practice in Tennessee

April 17, 2002

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Via US Mail Delivery

Florida Department of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

Re:

Articles of Organization for Kendall K. Cheatham, P.L.

TILED 22 APR 19 AMII: 01 SEURLTARY OF STAT ALLAHASSFE, FLORIO

Dear Sir/Madam:

Enclosed please find Articles of Organization for the above named Florida professional limited liability company, together with a check in the sum of \$125.00 in payment of the filing fees. Please forward a copy of the Articles to the address indicated above upon filing.

Thank you for your assistance. If you have any questions regarding the above, please do not hesitate to contact this office.

Sincerely yours,

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STAMBAUGH & TARONE, P.A.

By:

Teresa Chappell, Legal Assistant to Reginald & Stambaugh, Esq.

RGS:trc

ARTICLES OF ORGANIZATION

FOR

KENDALL K. CHEATHAM, P.L.

a Florida professional limited liability company

The undersigned, desiring to organize a Professional Limited Liability Company pursuant to Florida Statutes, Chapters 608 and 621 and for the purpose hereinafter stated, hereby certifies as follows:

ARTICLE I

Name:

The name of the Professional Limited Liability Company is: KENDAL K.

CHEATHAM, P.L.

ARTICLE II

ARTICLE II Address

The mailing address and street address of the principal office of the Professional FLinfied Liability Company is: 2434 Embassy Drive, West Palm Beach, FL 33401.

ARTICLE III Registered Agent and Office

The name and Florida street address of the registered agent is: Theodore T. Tarone, Jr., Esq., Stambaugh & Tarone, P.A., 180 Royal Palm Way, Suite 201, Palm Beach, Florida 33480.

ARTICLE IV Management

The Limited Liability Company is to be managed by its members, and is, therefore, a member - managed company.

ARTICLE V Purpose

The general nature of the business to be transacted by the Professional Limited Liability Company shall be to engage in the practice of business and mortgage brokerage. The professional services involved in the Professional Limited Liability Company's business and mortgage brokerage may be rendered only through its members, agents and employees who are duly authorized and licensed to practice such business in the State of Florida.

The Professional Limited Liability Company shall not engage in any other business other than the practice of business and mortgage brokerage; except, the Professional Limited Liability Company may invest its funds in real estate, mortgages, stocks, bonds and other types of investments, and may own real and personal property necessary for the rendering of the professional services authorized hereby.

ARTICLE VI Powers

This Professional Limited Liability Company shall have all of the corporate powers enumerated in Florida Statutes Chapters 608 and 621.

Kendall K. Cheatham, Member

ACCEPTANCE OF REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in these Articles of Organization, 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 Florida Statutes, Chapter 608.

Registered Agent:

Theodore T. Tarone, Jr.

Date: 4 - 16 - 2002