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Florida Department of State
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LIMITED LIABILITY COMPANY

sjm investment advisors, llc

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**ARTICLES OF ORGANIZATION
OF
SJM INVESTMENT ADVISORS, LLC**

④

The undersigned, being a duly authorized representative of a member, desiring to form a limited liability company under and pursuant to the Florida Limited Liability Company Act, Chapter 608, Florida Statutes, does hereby adopt the following Articles of Organization:

ARTICLE I

NAME

The name of the limited liability company is **SJM INVESTMENT ADVISORS, LLC,**

(the "Company").

ARTICLE II

ADDRESS

The principal office and mailing address of the Company is:

520 Brickell Key Drive
Suite 0-305
Miami, FL 33131

ARTICLE III

REGISTERED AGENT AND OFFICE

The Company designates 520 Brickell Key Drive, Suite 0-305, Miami, Florida 33131 as the street address of the initial registered office of the Company and names Transglobal Corporate Administration, Inc. as the Company's initial registered agent at that address to accept service of process within this state.

ARTICLE IV

MANAGEMENT

The Company shall be conducted, carried on, and managed by three Managers. The Managers shall also have the rights and responsibilities described in the Operating Agreement of the Company. The Managers shall serve in such capacity until their successors are duly elected and qualified.

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ARTICLE V

DURATION AND CONTINUATION

The period of the Company's duration shall commence with the filing of these Articles of Organization with the Secretary of State, and shall continue perpetually, unless terminated (i) in accordance with the Company's Operating Agreement, or (ii) by the written agreement of a majority of ownership interest.

ARTICLE VI

PURPOSE

The purpose for which the Company is being formed is to engage in any and all business permitted under the laws of the United States and the State of Florida.

ARTICLE VII

ADDITIONAL MEMBERS

Additional Members may be admitted upon the approval of a majority of the ownership interest of the Company, upon the written application of such new Member, in the manner set forth in the Operating Agreement of the Company.

ARTICLE VIII

OPERATING AGREEMENT

The power to adopt, alter, amend, or repeal the Operating Agreement of the Company shall be vested in the Members of the Company in the manner set forth in the Operating Agreement of the Company.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 31st day of May, 2002.



Stephen A. Freeman
Duly Authorized Representative

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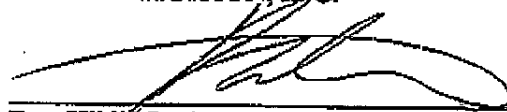
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ACCEPTANCE OF REGISTERED AGENT

The undersigned agrees to act as registered agent for **SJM INVESTMENT ADVISORS, LLC**

to accept service of process at the place designated in these Articles of Organization, and to comply with the provisions of Chapter 608, Florida Statutes, and acknowledge that the undersigned is familiar with, and accepts, the obligations of such position on this 1st day of May, 2002.

TRANSGLOBAL CORPORATE
ADMINISTRATION, INC.



By: Hildie Lorie-Aristondo, Director/Vice President

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