

L020000 27945

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(City/State/Zip/Phone #)

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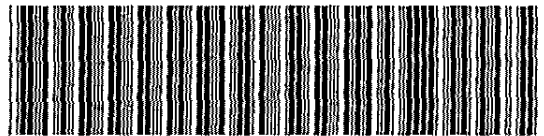
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TRANSMITTAL LETTER

TO: Registration Section
Division of Corporations

SUBJECT: VERITAS RETIREMENT ASSET COUNSELORS, LLC
(Name of Limited Liability Company)
NAME CHANGE AGAIN. SORRY.

The enclosed Articles of Amendment and fee(s) are submitted for filing.

Please return all correspondence concerning this matter to the following:

MICHAEL S. MOORE
(Name of Person)

NEW NAME: HARBOR ONE FINANCIAL, LLC
(Firm/Company)

5131 S. RIDGEWOOD AVENUE, SUITE D
(Address)

PORT ORANGE, FLORIDA 32127
(City/State and Zip Code)

For further information concerning this matter, please call:

MICHAEL S. MOORE at (386) 763-3371 OFF
(Name of Person) (Area Code & Daytime Telephone Number)
386 235-0622 CALL

Enclosed is a check for the following amount:

- | | | | |
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Certificate of Status | <input type="checkbox"/> \$55.00 Filing Fee &
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(additional copy is enclosed) | <input checked="" type="checkbox"/> \$60.00 Filing Fee,
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(additional copy is enclosed) |
|---|--|--|---|

STREET ADDRESS:
Registration Section
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

MAILING ADDRESS:
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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**ARTICLES OF AMENDMENT
TO
ARTICLES OF ORGANIZATION
OF**

Veritas Retirement Asset Counselors, LLC
A Florida Limited Liability Company

FIRST: The Articles of Organization were filed on **October 22, 2002** and assigned a document number **L02000027945**.

SECOND: The following amendment(s) to the Articles of Organization were adopted by the limited liability company:

ARTICLE I: The name is changed to the following:
Harbor One Financial, LLC

ARTICLE II: The street address of the principal office of the limited liability company is:
**5131 S. Ridgewood Avenue, Suite D
Port Orange, Florida 32127**

ARTICLE III: The name and Florida Street address of the registered agent is:
**Michael S. Moore
5131 S. Ridgewood Avenue, Suite D
Port Orange, Florida 32127**

Dated: 18 August 2004



Michael S. Moore, Managing Member

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