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LAW OFFICES OF

CATHERINE HITE, P.A.

799 BRICKELL PLAZA SUITE 700 MIAMI, FLORIDA 33131

member of the florida bar Member of the state bar of georgia

December 5, 2002

TELEPHONE (305) 373-8100 FACSIMILE (305) 373-8180 WWW.HITE-LAW.COM

VIA FEDERAL EXPRESS DELIVERY

Registration Section Division of Corporations Florida Secretary of State 409 E. Gaines Street Tallahassee, Florida 32399

Re:

Articles of Organization of

JLM Risk Management Group of Florida, LLC

Dear Sir or Madam:

Enclosed are the original and one copy of the Articles of Organization of JLM Risk Management Group of Florida, LLC, and my firm's check in the amount of \$130.00 as payment for the fees for filing the Articles, designation of the registered agent and a Certificate of Status.

Please call me if you should have any questions.

Very truly yours,

Catherine Hite

CH/jo Enclosures

ARTICLES OF ORGANIZATION OF JLM RISK MANAGEMENT GROUP OF FLORIDA, LLC

For the purpose of forming a limited liability company under the Florida Limited Liability Company Act, Chapter 608, Florida Statutes, the undersigned, as a duly authorized representative of a member thereof, hereby makes, acknowledges, and files the following Articles of Organization.

ARTICLE I -- NAME

The name of the limited liability company shall be:

JLM Risk Management Group of Florida, LLC

(hereinafter referred to as the "Company").

ARTICLE II -- ADDRESS

The mailing address and street address of the principal office of the Company is:

799 Brickell Plaza, Suite 700 Miami, Florida 33131

ARTICLE III -- DURATION

The Company shall commence its existence on the date these Articles of Organization are filed by the Florida Department of State. The Company's existence shall be perpetual.

ARTICLE IV -- REGISTERED OFFICE, REGISTERED AGENT AND CERTIFICATE OF REGISTERED AGENT

The name and street address of the registered agent of the Company in the State of Florida are:

Catherine Hite, Esq., 799 Brickell Plaza, Suite 700 Miami, Florida 33131

CERTIFICATE OF ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT/REGISTERED OFFICE

The undersigned, being the person named in the Articles of Organization of JLM Risk Management Group of Florida, LLC as the registered agent of the limited liability company and to accept service of process for the limited liability company at the registered address, hereby accepts the appointment as registered agent and agrees to act in that capacity. The undersigned is familiar with

and accepts the obligations of the position of registered agent as provided in Chapter 608, Florida Statutes.

By: Catherine Hite. Esq.

ARTICLE V -- MANAGEMENT

The Company shall be managed by its members. The name and addresse of the initial member of the Company are:

Joseph L. Moore 600 W. Peachtree Street One Georgia Center, Suite 470 Atlanta, GA 30308

IN WITNESS WHEREOF, the undersigned organizer has made and subscribed these Articles of Organization at Miami, Miami-Dade County, Florida, on this 5th day of December, 2002.

Catherine Hite, Esq.

As a duly authorized representative of the Company's Member, Joseph L. Moore, and as Registered Agent

STATE OF FLORIDA)
)SS
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me on this 5th day of December, 2002, by Catherine Hite, who personally appeared before me at the time of notarization, and who is personally known to me and did take an oath under penalty of perjury that the facts stated herein are true.

NOTARY PUBLIC, State of Florida

OFFICIAL NOTARY SEAL
JULIE RUPP
NOTARY PUBLIC STATE OF PLORIDA
COMMISSION NO. DODRING
MY COMMISSION BYP. AUG. 143005