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Account Number : I20000000258
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LIMITED LIABILITY COMPANY

Independence Insurance & Investments, LLC

Certificate of Status	0
Certified Copy	1
Page Count	02
Estimated Charge	\$155.00

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**ARTICLES OF ORGANIZATION
OF
INDEPENDENCE INSURANCE & INVESTMENTS, LLC**

The undersigned person hereby adopts these Articles of Organization in order to form a limited liability company under Chapter 608 of the Florida Statutes.

ARTICLE I - NAME

The name of this limited liability company shall be Independence Insurance & Investments, LLC (the "Company").

ARTICLE II - DURATION

The Company shall commence upon the execution of these Articles and shall exist perpetually.

ARTICLE III - PURPOSE

The purpose of the Company is to engage in any lawful business activity that is not prohibited with respect to a limited liability company organized according to the laws of the State of Florida.

ARTICLE IV - ADDRESS

The initial street and mailing address of the principal place of business of the Company is 158 N. Harbor City Boulevard, Melbourne, Florida 32935.

ARTICLE V - REGISTERED AGENT

The initial address in Florida of the initial registered office of the Company is 930 S. Harbor City Boulevard, Suite 505, Melbourne, Florida 32901, and the name of the initial registered agent of the Company at that address is J. Patrick Anderson.

ARTICLE VI - MANAGEMENT

The Company shall be managed by one (1) or more managers. The names and addresses of the initial managers of the Company are as follows:

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IN AND FOR THE STATE
OF FLORIDA

Richard P. Love, Jr.
158 N. Harbor City Boulevard
Melbourne, FL 32935

Robert M. DeVries
158 N. Harbor City Boulevard
Melbourne, FL 32935

David R. Tooley
158 N. Harbor City Boulevard
Melbourne, FL 32935

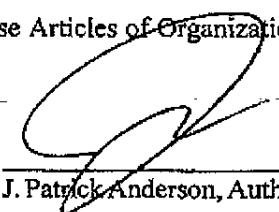
ARTICLE IX - ADOPTION OF OPERATING AGREEMENT

The Members of the Company shall adopt an operating agreement which shall contain provisions for the management of the business and the regulation of the affairs of the Company that are not inconsistent with the Articles or the laws of the State of Florida.

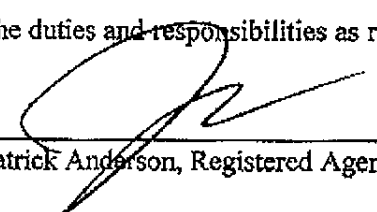
ARTICLE X - AMENDMENT

The Company shall have the power to amend or supplement these Articles of Organization when approved by unanimous vote of the Members.

IN WITNESS WHEREOF, I have signed these Articles of Organization and acknowledged them to be my act this 2nd day of January, 2003.


J. Patrick Anderson, Authorized Representative

I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for said limited liability company.


J. Patrick Anderson, Registered Agent