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Fax Number : (850) 205-0383

From:

Account Name : ZIMMERMAN, SHUFFIELD, KISER & SUTCLIFFE, P.A.
Account Number : I19990000006
Phone : (407) 425-7010
Fax Number : (407) 425-2747

LIMITED LIABILITY COMPANY

Lighthouse Programs, LLC

Effective Date: January 1, 2003

Certificate of Status	0
Certified Copy	0
Page Count	03
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ARTICLES OF ORGANIZATION

**LIGHTHOUSE PROGRAMS, LLC
A Florida Limited Liability Company**

**ARTICLE I
NAME**

The name of this limited liability company is Lighthouse Programs, LLC (hereinafter referred to in these Articles of Organization as the "Company").

**ARTICLE II
MAILING AND STREET ADDRESS**

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

315 East Robinson Street, Suite 580
Orlando, Florida 32801

**ARTICLE III
COMMENCEMENT OF COMPANY'S EXISTENCE**

In accordance with Section 608.409(1), Florida Statutes, the Company's existence shall be deemed to have commenced at 12:01 a.m. on January 1, 2003.

**ARTICLE IV
REGISTERED AGENT**

The address of the initial Registered Office of the Company and the Registered Agent at such address are as follows:

William R. Lowman, Jr., Esq.
315 E. Robinson Street, Suite 600
Orlando, FL 32801

**ARTICLE V
MANAGEMENT**

The Company is to be member managed.

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**ARTICLE VI
APPLICABLE LAW**

The Company is created pursuant to Chapter 608, Florida Statutes, and shall be governed by the laws of the State of Florida.

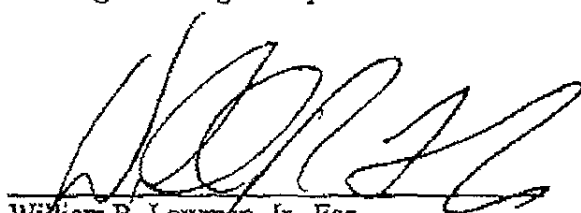
RISK TRANSEER HOLDINGS, INC.,
a Florida Corporation

By: 
Daryl B. Williams, its President

**ACCEPTANCE OF DESIGNATION
OF
REGISTERED AGENT**

Pursuant to the provisions of Section 608.415, Florida Statutes, the undersigned submits the following statement of acceptance of his designation as Registered Agent for the Company:

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 Chapter 608 of the Florida Statutes.


William R. Lowman, Jr., Esq.