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

LIMITED LIABILITY COMPANY

Risk Transfer, LLC

Effective Date: January 1, 2003

Certificate of Status	0
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JAN 08 2003
TALLAHASSEE, FLORIDA

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ARTICLES OF ORGANIZATION

RISK TRANSFER, LLC
A Florida Limited Liability Company

ARTICLE I
NAME

The name of this limited liability company is Risk Transfer, 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 E. 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 TRANSFER 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.