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LIMITED LIABILITY COMPANY

White Kearney Risk Managment LLC

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ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is: White Kearney Risk Management LLC

Article II. Address

The Company's street and mailing address is: White Kearney Risk Management LLC 34 Windsor Lane Palm Beach Gardens 33418

Article III. Registered Agent

The name and street address of the Company's registered agent is:

Corporate Creations Network Inc. 11380 Prosperity Farms Road #221E
Palm Beach Gardens FL 33410 UNITED STATES

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Article IV. Transferability of Membership Interests

No members shall have the right to assign their membership interests in the Company without the written agreement of all of the membership interests, unless otherwise provided in the Company's Operating Agreement. If the assignment is not approved by all of the membership interests, the assignee shall have no right to become a member, to participate in the management of the Company, or to exercise any other rights or powers of a member. The assignee shall merely be entitled to receive the share of profits and other distributions and the allocation of income, gain, loss deduction, credit or similar item to which the assignor was entitled, to the extent assigned.

Corporate Creations International Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410 (561) 694-8107

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Article V. Management

This will be a manager-managed company. The name and address of each manager is:

PATRICIA WHITE KEARNEY
34 Windsor Lane Palm Beach Gardens 33418

SECRETARY OF STATE

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Article VI. Company Existence

The Company's existence shall begin effective as of May 16, 2003.

The undersigned authorized representative of a member executed these Articles of Organization on May 16, 2003.

CORPORATE CREATIONS INTERNATIONAL INC.

Kara Rosa Vice President and Counsel

by D. Stoutt as attorney-in-fact

Corporate Creations International Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410 (561) 694-8107

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STATEMENT OF REGISTERED AGENT

LIMITED LIABILITY COMPANY: White Kearney Risk Management LLC

REGISTERED AGENT/OFFICE:

Corporate Creations Network Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410 UNITED STATES

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Statement. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

CORPORATE CREATIONS NETWORK INC.

by D. Stoutt as attorney-in-fact

Date: May 16, 2003

Corporate Creations International Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410 (561) 694-8107