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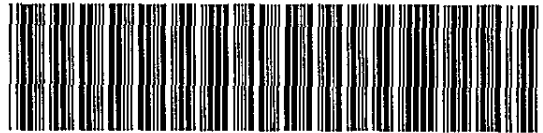
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

7/11/03
[Signature]

J. GERARD CORREA, P.A.

J. GERARD CORREA
ATTORNEY AT LAW
BOARD CERTIFIED TAXATION

275 - 96TH AVE. N., UNIT 6
ST. PETERSBURG, FLORIDA 33702-2526
(727) 577-9876

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(727) 797-3058



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REPLY TO
ST. PETERSBURG

July 9, 2003

Secretary of State
Charter Division - Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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03 JUL 11 AM 8:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Re: LEHMAN CAPITAL MANAGEMENT & INSURANCE GROUP, LLC

Gentlemen:

Enclosed herewith, in duplicate, are Articles of Organization for Lehman Capital Management & Insurance Group, LLC. Enclosed is our check in the amount of \$155.00, covering the following fees:

Filing Fee for Articles of Organization	\$100.00
Certified copy of Articles	30.00
Registered Agent Designation	25.00
Total	\$155.00

Please send a certified copy of the Articles of Organization to our St. Petersburg, Florida office.

Yours truly,

J. GERARD CORREA, P.A.

J. Gerard Correa

JGC/dha
Enclosure

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF ORGANIZATION

FOR

LEHMAN CAPITAL MANAGEMENT & INSURANCE GROUP, L

ARTICLE I - Name

The name of this limited liability company shall be LEHMAN CAPITAL MANAGEMENT & INSURANCE GROUP, LLC.

ARTICLE II - Duration

The limited liability company shall have a perpetual existence.

ARTICLE III - Purpose and Powers

Except as restricted by these Articles of Organization, this limited liability company is organized for financial and insurance advisory services to the general public and each and every legal and lawful purpose for which a limited liability company may be organized pursuant to the Florida Limited Liability Company Act.

Except as restricted by these Articles of Organization, this limited liability company shall have and may exercise all powers and rights which a limited liability company may exercise under Florida law or the laws of the United States of America.

ARTICLE IV - Principal Office

The mailing address and the street address of this limited liability company shall be: 8726 Old County Road 54, Suite B2, New Port Richey, Florida 34653

ARTICLE V - Initial Registered Agent and Office

The initial registered agent for this limited liability company and the street address of the initial registered agent is: JOSEPH M. LEHMAN, 8726 Old County Road 54, Suite B2, New Port Richey, Florida 34653.

ARTICLE VI - Additional Members

This limited liability company may admit additional members subject to approval by unanimous vote of the existing members.

ARTICLE VII - Initial Manager

This limited liability company shall be managed by one or more managers. The number of managers of this company may be changed in accordance with the regulations of the company. The name and address of the initial manager is as follows:

Joseph M. Lehman
8726 Old County Road 54, Suite B2
New Port Richey, FL 34653

The initial manager shall serve until the first annual meeting of members or until his successor is elected and qualified or until his death or resignation.

ARTICLE VIII - Regulations

The regulations of this limited liability company may only be adopted, amended, altered or repealed by the unanimous vote of the members.

ARTICLE IX - Members' Right to Continue Business

The members remaining after the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member, or

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TALLAHASSEE, FLORIDA

any other event which terminates the membership of a member, have the right to continue the business of this limited liability company subject to the approval by the unanimous vote of the remaining members; provided that there be at least be one member.

ARTICLE X - Amendment

This limited liability company reserves the right to amend, alter or repeal any provision contained in these Articles of Organization in accordance with the Florida Limited Liability Company Act.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization this 9 day of July, 2003.

Joseph M. Lehman
JOSEPH M. LEHMAN, Manager

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 9 day of July, 2003, by JOSEPH M. LEHMAN, Manager, who is personally known to me or who has produced as identification and who did take an oath.

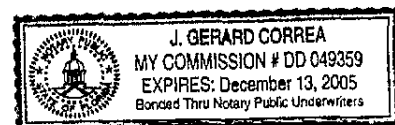
NOTARY PUBLIC

Sign

J. GERARD CORREA

Print

State of Florida at Large
My commission expires:



CERTIFICATE OF REGISTERED AGENT

The following is submitted in compliance with Chapter 48.091, Florida Statutes.

That LEHMAN CAPITAL MANAGEMENT & INSURANCE GROUP, LLC, designed to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Organization in the City of New Port Richey, County of Pasco, State of Florida, has named JOSEPH M. LEHMAN, whose address is 8726 Old County Road 54, Suite B2, New Port Richey, Florida 34653 as its Agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated organization, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said act relative to keeping said office open.


JOSEPH M. LEHMAN
Registered Agent

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CLERK OF DISTRICT COURT
TALLAHASSEE, FLORIDA