Electronic Articles of Organization For Florida Limited Liability Company

L03000031174 FILED 8:00 AM August 20, 2003 Sec. Of State

Article I

The name of the Limited Liability Company is: BAY AREA FINANCIAL, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

1103 FLORIDA AVENUE PALM HARBOR, FL. 34683

The mailing address of the Limited Liability Company is:

1103 FLORIDA AVENUE PALM HARBOR, FL. 34683

Article III

The purpose for which this Limited Liability Company is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:

JENNIFER A CROCKER 1103 FLORIDA AVENUE PALM HARBOR, FL. 34683

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, 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.

Registered Agent Signature: JENNIFER A. CROCKER

Article V

The name and address of managing members/managers are:

Title: MGRM JENNIFER A CROCKER 1103 FLORIDA AVENUE PALM HARBOR, FL. 34683

Title: MGRM GARY K RUSSELL 1103 FLORIDA AVENUE PALM HARBOR, FL. 34683

Title: MGRM JEFFREY M MARICLE 737 MAIN STREET, SUITE 200 SAFETY HARBOR, FL. 34695

Title: MGRM JOHN G MONTEMARANO 3490 EAST LAKE ROAD, SUITE B PALM HARBOR, FL. 34685

Signature of member or an authorized representative of a member

Signature: JENNIFER A. CROCKER

L03000031174 FILED 8:00 AM August 20, 2003 Sec. Of State