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Thomas G. Hersem

Attorney at Law

Telephone: (727) 446-1415
Facsimile: (727) 446-0835

**Court Executive Center
1421 Court Street, Suite B
Clearwater, Florida 33756**

February 19, 2004

Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

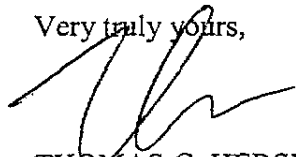
RE: KEYSTONE FUNDING, LLC

Gentlemen:

I now enclose Articles of Incorporation for the above, along with check in the amount of \$155.00 to cover filing fees and certified copy. Please return one certified copy of the Articles to me at the above address.

Thank you for your assistance.

Very truly yours,



THOMAS G. HERSEM

TGH:mg

Enc.

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ARTICLES OF ORGANIZATION FOR FLORIDA
LIMITED LIABILITY COMPANY

Article I—Name: The name of the Limited Liability Company is: KEYSTONE FUNDING, LLC.

Article II—Address. The mailing address and street address of the principal office of the Limited Liability Company is 1427 N. Jasmine AV, Tarpon Springs, Florida 34689.

Article III—Registered Agent, Registered Office:

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

DONALD B. MUNRO
1427 N. Jasmine AV
Tarpon Springs, Florida 34689

Article IV—Manager. The limited liability company is to be managed by a manager and the name and address of such manager who is to serve as manager until a successor is named is: DONALD B. MUNRO, 1427 N. Jasmine AV, Tarpon Springs, FL 34689.

Article V—Members. The initial member(s) of the limited liability company are:

DONALD B. MUNRO, 1427 N. Jasmine AV, Tarpon Springs, FL 34689

The signature of a member or an authorized representative of a member appears below.


DONALD B. MUNRO

(In accordance with Section 608.408(3),
Florida Statutes, the execution of this document
Constitutes an affirmation under the penalties of
Perjury that the facts stated herein are true)

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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 as provided for in Chapter 608, Florida Statutes.


DONALD B. MUNRO

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