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ALLEN LAW CENTER

A PROFESSIONAL ASSOCIATION

1360 South Patrick Drive

Satellite Beach, Florida 32937

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Telephone: (321)

February 25, 2004

Registration Section Division of Corporation P.O. Box 6327 Tallahassee, FL 32314

RE: VISIONARY CONCEPTS, LLC

Dear Division of Corporations,

Please find enclosed an original plus one copy of Articles of Incorporation for the above-named Limited Liability Company. Please file the original of the enclosed Articles of Organization and return a certified copy to the undersigned. A check in the amount of \$125.00 is enclosed to cover the filing fee and certified copy.

Thank you for your assistance.

Sincerely,

ALLEN LAW CENTER
A Professional Association

Attorney at Law

HLA:ltd Enclosures

ARTICLES OF ORGANIZTION

OF

VISIONARY CONCEPTS, L.L.C.

The undersigned hereby adopts these Articles of Organization in order to form a limited company under Chapters 608 of the Florida Statutes.

ARTICLE I--NAME

The name of this limited liability company shall be:

VISIONARY CONCEPTS, L.L.C.

hereinafter referred to as the "Company."

ARTICLE II-DURATION

The Company shall commence upon the execution of these Articles and shall exist perpetually.

ARTICLE III--PURPOSE

The purpose of the Company is to engage in marketing and development of insurance and financial products and any other lawful business activity that is not prohibited with respect to a limited company organized according to the laws of the State of Florida.

ARTICLE IV--ADDRESS

The initial street and mailing address of the principal place of business of the Company is:

370 Crown Oaks Centre Drive, Longwood, FL 32750

ARTICLE V--REGISTERED AGENT

The initial name and address in Florida of the initial registered agent and office of the Company are:

Herbert L. Allen, Jr. 1360 S. Patrick Dr. Satellite Beach, FL 32937

ARTICLE VI--ADMISSION OF ADDITIONAL MEMBERS

Additional Members may be admitted at such times and on such terms and conditions as all Members may unanimously agree and as provided in the regulations of the Company and otherwise in compliance with the provisions of Chapter 608, Florida Statutes.

ARTICLE VI--MEMBERS RIGHT TO CONTINUE BUSINESS

The remaining Member(s) of the Company may continue the business upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a Member or the occurrence of any other company which terminates the continued membership of a Member in the company upon unanimous agreement and as provided in the regulations of the Company.

ARTICLE VIII--MANAGMENT

The Company shall be managed by one (1) or more managers. The number of initial managers, who shall serve as managers until the first annual meeting of the Members of the Company or until his successor(s) is duly elected shall be one. The names and addresses of such initial manager is:

Jean Shagena 370 Crown Oaks Centre Drive, Longwood, FL 32750

ARTICLE IX-ADOPTION OF REGULATIONS

The Members of the Company shall adopt regulations which shall contain provisions for the management of the business and the regulation of the affairs of the Company that are not inconsistent with the Articles or the laws of the Sate of Florida.

ARTICLE X--AMENDMENT

The Company shall have the power to amend or supplement these Articles of Organization when approved by sixty-five percent of the vote of the Members.

IN WITNESS WHEREOF, I have signed these Articles of Organization and acknowledge them to be my act on the day of December, 2003.

Jean Shagona

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 herein stated are true.

Jean Shagena

CERTIFICATE OF ACCEPTANCE BY REGISTERED AGENT

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, F.S.

Herbert L. Allen, Jr.

FILED 9: 45
2004 FEB 27 AM 9: 45
2004 FEB 27 AM 9: 45