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Stanley W. Camphell, Ir. Attorney at Taw

Phone: (954) 920-0766 Fax: (954) 920-0729 Cell: (954) 695-5422

March 22, 2004

Department of State Division of Corporations P.O. Box 8327 Tallahassee, FI 32314

Re: Articles of Organization of Guaranty Trust & Title - Southern Division, L.L.C.

Enclosed is an original and one copy of the articles of organization as referenced above and a check for \$125.00.

Please file same and return a copy for my records.

Sincerely:

Stan Camubell J

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ARTICLES OF ORGANIZATION OF GUARANTY TRUST & TITLE - SOUTHERN DIVISION, L.L.C.

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act., F.S. Chapter 608, hereby make, acknowledge, and file the following Articles of Organization

ARTICLE 1 - NAME

The name of the Limited Liability company shall be GUARANTY TRUST & TITLE - SOUTHERN DIVISION, L.L.C.

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the company shall be 1915 Hollywood Blvd., Hollywood, Fl 33320

ARTICLE III - DURATION

The company shall commence its existence on the date these articles of organization are filed by the Florida Department of State. The company's existence shall be perpetual unless it is earlier dissolved as provided in these articles of organization and by law.

ARTICLE IV - REGISTERED OFFICE AND AGENT

The name and street address of the registered agent of the company in the state of Florida is Stan Campbell, Esq., 1915 Hollywood Blvd., #206, Hollywood, FL 33020

ARTICLE V - ADMISSION OF NEW MEMBERS

No additional members shall be admitted to the company except with the unanimous—written consent of all of the members of the company and on such terms and conditions as shall be determined by all of the members. A member may transfer his or her interest in the company as set forth in the Regulations of the company, but the transferee shall have no right to participate in the management of the business and affairs of the company or become a member unless all the other members of the company other than the member proposing to dispose of his or her interest approve of the proposed transfer by unanimous written consent.

ARTICLE VI - TERMINATION OF EXISTENCE

The company shall be dissolved on any event which causes a dissolution of the company as stated in the operating agreement, including the bankruptcy, insolvency or dissolution of a member or manager, or on the occurrence of any other event that terminates the continued membership of a member in the company, unless the business of the company is continued by the consent of all of the remaining members, provided there are at least two remaining members.

ARTICLE VII - MANAGEMENT

The company shall be managed by member, Guaranty Trust & Title, Inc., in accordance with the operating agreement and regulations adopted by the members for the management of the company. These contain provisions for the regulation and management of the affairs of the company not inconsistent with law or these articles of organization. The names and addresses of the members of the company are as follows:

Guaranty Trust & Title, Inc., 1915 Hollywood Blvd., #206, Hollywood, Florida, 33020

Charles M. Kluck 3459 ne 163D Street, North Miami Beach, Florida 33160

Billy J. Pickering 3459 ne 163D Street, North Miami Beach, Florida 33160

NCAS, L.L.C. 3459 ne 163D Street, North Miami Beach, Florida 33160

ACCEPTANCE OF REGISTERED AGENT

The undersigned, being the person named in the articles of organization of GUARANTY TRUST & TITLE - SOUTHERN DIVISION, L.L.C., as the registered agent of this limited liability company, hereby consents to accept service of process for the above stated company at the place designated in the articles of organization, and accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of his or her duties, and is familiar with and accepts the obligations of the position of registered agent.

Print Name Stan Campbell

Registered Agent

IN WITNESS WHEREOF, the undersigned organizers have made and subscribed these articles of organization on this 28th day of February, 2,001.

Guaranty Trust & Title, Inc., an authorized

Member of GUARANTY TRUST & TITLE - SOUTHERN

DIVISION L.L.C

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Stan Campbell, C.E.O.

STATE OF FLORIDA

COUNTY OF BROWARD

Sword to and subscribed before me this 28th day of February, 2001, by Stan Campbell, who is personally known to me to be the person who has executed the above and foregoing document.

Print State Notary

MICHELLE M. CRUZ

Notary Public - State of Florida

My Commission Expires Apr 17, 2004

Commission # CC928371

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