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LIMITED LIABILITY COMPANY

TOWER FINANCIAL GROUP, LLC

| Certificate of Status | 0 |
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| Certified Copy | 1 |
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ARTICLES OF ORGANIZATION OF TOWER FINANCIAL GROUP, LLC

The undersigned, desiring to form a limited liability company (hereinafter the "Company") under and pursuant to Florida Statute 608 entitled the Florida Limited Liability Company Act (the "Act"), does hereby adopt the following Articles of Organization for the Company:

ARTICLE I NAME

The name of the Company is TOWER FINANCIAL GROUP, LLC.

ARTICLE II ADDRESS

The mailing address and principal business address of the Company is 1000 Brickell Avenue, Suite 900, Miami, Florida 33131.

ARTICLE III INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Company is 2699 S. Bayshore Drive, 8th Floor, Coconut Grove, Florida 33131, and the name of the initial registered agent of the Company at that address is Ricardo Bajandas, P.A.

ARTICLE IV DURATION AND EFFECTIVE DATE

The Company shall commence its existence on the date these Articles of Organization are filed with the Florida Department of State. The period of the Company's duration shall be perpetual, unless the Company is dissolved earlier pursuant to the provisions of the Regulations of the Act.

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ARTICLE V MANAGEMENT OF COMPANY

Management of the Company shall be vested in the Manager(s) and it is, therefore, a manager-managed company.

IN WITNESS WHEREOF, the undersigned authorized representative has hereunto set his a hand and seal this 13 day of September, 2004.

Ricardo Bajandas, Authorized Representative

ACCEPTANCE OF 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 the Articles of Organization, I hereby accept this 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 this position as registered agent.

IN WITNESS WHEREOF, as said registered agent, I have caused this Statement to be signed on this 13 day of September, 2004.

Ricardo Bajandas, P.A.

Name: Ricardo Bajandas

Title: President

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