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TRANSMITTAL LETTER

Division of Corp				
SUBJECT: MONTER	EY FUNDING, LLC			
	(Name of Limited	Liability Company)		
	Organization and fee(s) are su			
JOSEPH	A. TROIANO, ESQ.			
	4)	lame of Person)		
JOSEPH A. TROIAN	IO. ESQ PA			T . 23
(Firm/Company)				TO DO
				HA:
15880 SUM	MERLIN, SUITE 300; PMB			-7
		(Address)		
FORT	MYERS, FL 33908			HASSEE, FLORIDA
	(City/	State and Zip Code)		
For further information of	concerning this matter, please	call:		
JOSEPH A. TROIANO), ESQ.	at (239) 482-39	998	
(Name	of Person)		me Telephone Number)	
Enclosed is a check fo	r the following amount:			
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Tallahassee, Florida 32314

Tallahassee, Florida 32399

ARTICLES OF ORGANIZATION

OF

MONTEREY FUNDING, LLC

ARTICLE I NAME

The name of this limited liability company is MONTEREY FUNDING, LLC, a Florida limited liability company (the "Company").

ARTICLE II DURATION

The Company shall have perpetual existence, commencing upon the date of these Articles with the Florida Department of State.

ARTICLE III PURPOSE

The Company is organized for the purpose of transacting all lawful activities and businesses that may be conducted by a limited liability company under the laws of Florida

ARTICLE IV PLACE OF BUSINESS

The mailing and street address of the Company's principal office is 731 Oberlin Drive; Clearwater, FL 33765.

ARTICLE V REGISTERED AGENT AND OFFICE

The name of the initial registered agent of the Company is Joseph A. Troiano. The street address of the initial registered agent of the Company is 8412 Southwind Bay Circle, Fort Myers, Florida 33908.

ARTICLE VI ADDITIONAL MEMBERS

Additional members to the Company may be admitted. The Limited Liability Company is to be managed by one or more members and is, therefore, a member-managed company.

ARTICLE VII TERMINATION OF MEMBERSHIP

Upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member or upon the occurrence of any other event which terminates the continued membership of a member in the Company, the Company shall be dissolved unless the remaining members, by unanimous written agreement, consent to continue the business of the Company.

11/30/01

ARTICLE VIII MANAGEMENT OF THE COMPANY

The Company shall be member managed in accordance with the Operating Agreement adopted by all of the members. The name and address of the initial managing member(s), who shall serve until the first annual meeting of the members or until his successor is elected and qualified, is:

Larry A. Schooler 731 Oberlin Drive Clearwater, FL 33765

ARTICLE IX REGULATIONS

The members shall have the power to adopt, alter, amend, or repeal an Operating Agreement of the Company containing provisions for the regulation and management of the affairs of the Company.

ARTICLE X

VOTING

The Company is authorized to issue membership units with voting rights.

ARTICLE XI CERTIFICATED INTERESTS

The members' interests in the Company shall be evidenced by certificates.

The undersigned executed these Articles of Organization effective as of the 30th day of November 2004.

Joseph A. Troiano, Esq.

Joseph A. Troiano, Authorized Representative

BONDEC -7 PN 2:28

ACCEPTANCE BY REGISTERED AGENT

Having been named Registered Agent and designated to accept service of process for the Within-named Company, at the place designated herein, and being familiar with the obligations of that position. I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Joseph A. Troiano, Esq.

Joseph A. Troiano, Registered Agent

Dated: November 30, 2004

TALLAHASSEE, FLORID