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2/18/2005

SHUFFIELD LOWMAN

ARTICLES OF ORGANIZATION OF MSM INSURANCE & FINANCIAL GROUP, LLC A Florida Limited Liability Company

ARTICLE I NAME

The name of this limited liability company is MSM INSURANCE & FINANCIAL GROUP, LLC, referred to in these Articles of Organization as the "Company".

ARTICLE II MAILING AND STREET ADDRESS

The street address of the principal office of the Company is as follows:

381 S. Central Avenue Oviedo, FL 32765

The mailing address of the principal office of the Company is as follows:

381 S. Central Avenue Oviedo, FL 32765

ARTICLE III COMMENCEMENT OF COMPANY'S EXISTENCE

In accordance with Section 608.409(1), Florida Statutes, the Company's existence shall be deemed to have commenced on February 14, 2005.

ARTICLE IV REGISTERED AGENT

The address of the initial Registered Office and the Registered Agent at such address are as follows:

Tobby Silver 381 S. Central Avenue Oviedo, FL 32765

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ARTICLE V MANAGEMENT

The Company is to be a manager-managed company. A manager may receive compensation for his services. The name and address of the initial manager are as follows:

Tobby Silver 381 S. Central Avenue Oviedo, FL 32765

ARTICLE VI APPLICABLE LAW

The Company is created pursuant to Chapter 608, Florida Statutes, and shall be governed by the laws of the State of Florida.



Pursuant to the provisions of Section 608.415, Florida Statutes, the undersigned submits the following statement of acceptance of his designation as Registered Agent for the Company:

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 of the Florida Statutes.

Tobby Silver

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