

Florida Department of State
Division of Corporations
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From:

Account Name : GARTNER BROCK & SIMON
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Phone : (904) 399-0870
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LIMITED LIABILITY COMPANY

Frontier Financial, LLC

Certificate of Status	1
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**ARTICLES OF ORGANIZATION
OF
FRONTIER FINANCIAL, LLC**

The undersigned, desiring to form a limited liability company under and pursuant to the Florida Limited Liability Company Act, Chapter 608, Florida Statutes, does hereby adopt the following Articles of Organization.

**ARTICLE I
NAME**

The name of the Limited Liability Company shall be Frontier Financial, LLC.

**ARTICLE II
ADDRESS**

The mailing address and street address of the principal office of the Limited Liability Company is: 6280 Highlands Court, Ponte Vedra Beach, Florida 32082.

**ARTICLE III
PURPOSE**

The purpose for which the Company is being formed is to engage in any activity or business permitted under the laws of the United States and the State of Florida.

**ARTICLE IV
DURATION**

The period of duration for the Limited Liability Company shall commence on February 10, 2005, and shall continue perpetually, unless terminated: (i) in accordance with the Company's Operating Agreement or (ii) by the unanimous written agreement of all Members.

**ARTICLE V
MANAGEMENT**

The Company shall be conducted, carried on, and managed by no fewer than two (2) Managers, who shall be elected annually by the Members of the Company in the manner prescribed by and provided in the Operating Agreement of the Company. Such Managers shall also have the rights and responsibilities described in the Operating Agreement of the Company. The names and addresses of the initial Managers are as follows:

Robert G. Burt
6280 Highlands Court
Ponte Vedra Beach, Florida 32082
Kris R. Pedersen

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537 McCollum Circle
Neptune Beach, Florida 32266

Such Managers shall serve in such capacity until the first annual meeting of the Members or until their successors are duly elected and qualified.

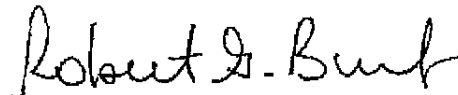
**ARTICLE VI
ADMISSION OF ADDITIONAL MEMBERS**

Additional Members may be admitted upon the approval of a majority of the Members of the Company, upon the written application of such new Member, in the manner set forth in the Operating Agreement of the Company.

**ARTICLE VII
REGISTERED AGENT AND OFFICE**

The Company designates 6280 Highlands Court, Ponte Vedra Beach, Florida 32082, as the street address of the initial registered office of the Company and names Robert G. Burt, as the Company's initial registered agent at that address to accept service of process within this State.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 18 day of February, 2005.



ROBERT G. BURT

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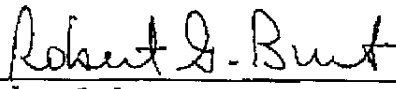
**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of Section 608.415 or 608.507, Florida Statutes, the undersigned limited liability company submits the following statement in designating the registered office/registered agent, in the State of Florida:

1. The name of the limited liability company is: Frontier Financial, LLC
2. The name and address of the registered agent and office is:

Robert G. Burt
6280 Highlands Court
Ponte Vedra Beach, Florida 32082

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.



Robert G. Burt

Date: 2/18/05