

**Electronic Articles of Organization
For
Florida Limited Liability Company**

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FILED 8:00 AM
April 05, 2005
Sec. Of State
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Article I

The name of the Limited Liability Company is:

PHDFINANCIAL GROUP, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

6374 ROBINSON ST
JUPITER, FL. US 33458

The mailing address of the Limited Liability Company is:

6374 ROBINSON ST
JUPITER, FL. US 33458

Article III

The purpose for which this Limited Liability Company is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:

A1A REGISTERED AGENT INC.
92 SADBERRY ROAD
QUINCY, FL. 32351

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.

Registered Agent Signature: PAUL SMITH V.P.

Article V

The name and address of managing members/managers are:

Title: MGRM
MICHAEL J RIVIECCIO
6374 ROBINSON ST
JUPITER, FL. 33458 US

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Signature of member or an authorized representative of a member

Signature: MICHAEL J. RIVIECCIO