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ROLFE D. DUGGAR

Attorney at Law 4699 Central Avenue St. Petersburg, Florida 33713

Real Property Law Corporation and Business Law Wills, Estates and Estate Planning Telephone: (727) 328-1944 Facsimile: (727) 327-7699 E Mail: duggar@juno.com

June 15, 2006

Department of State Division of Corporations Post Office Box 6327 Tallahassee, FL 32314

RE:

Arcaro Financial, LLC

Gentlemen:

With reference to the above-captioned limited liability company, I am enclosing herewith the following:

- 1. Original and one copy of the Articles of Organization.
- 2. My check payable to the Secretary of State in the sum of \$155.00 representing the \$100.00 filing fee, \$25.00 for registered agent designation, and \$30.00 for a certified copy.

I would appreciate your approval of the Articles, filing of same, and return of a certified copy of the Articles to this office.

ROLFE D. DÚGGAR

RDD/scg enclosures

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ARTICLES OF ORGANIZATION FOR ARCARO FINANCIAL, LLC

The undersigned, acting as a member, for the purpose of forming ARCARO FINANCIAL LLC (the "Company"), as a limited liability company under the Florida Limited Liability Company Act, Chapter 608, Florida Statutes, hereby executes the following Articles of Organization pursuant to the requirements of Chapter 608, Florida Statutes.

Article 1. Name

The name of the Company is ARCARO FINANCIAL, LLC.

Article 2. Mailing Address

The mailing address of the Company is:

5150 96th Terrace North Pinellas Park, FL 33782.

Article 3. Street Address

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

5150 96th Terrace North Pinellas Park, FL 33782.

Article 4. Registered Agent and Office

The name and street address of the Company's initial registered agent in the State is:

Christine M. Arcaro 5150 96th Terrace North Pinellas Park, FL 33782.

SECRETARY OF STATE TALLAHASSEE, FLORIDA

Article 5. Duration

The period of duration for the Company is perpetual.

Article 6. Management

The Company is a manager-managed Company.

Article 7. Continuation of Business

The death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member of the occurrence of any other event which terminates the continued membership of a member in the Company will not cause a dissolution of the Company, and the remaining member(s) have the right to continue the business of the Company.

IN WITNESS WHEREOF, these Articles of Organization have been executed.

ARCARO FINANCIAL, LLC

By:

Christine M. Arcaro, as Member

FLORIDA

SECRETARY OF STATE

Christine M. Arcaro, as Member

STATEMENT BY 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 this certificate, I hereby accept the appointment as registered agent of ARCARO FINANCIAL, LLC, a Florida limited liability company, 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, Florida Statutes.

CHRISTINE M. ARCARO

Registered Agent