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TALLAHASSEE, FLORIDA

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AND
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LLC Filing Letter

Florida Department of State
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Date: May 28, 2006

LLC Filings Office:

I enclose an original and 2 copies of the proposed Articles of Organization of Dollars & Sense Financial Group, LLC, a proposed domestic limited liability company.

Please file the Articles of Organization and return a certificate of formation, file-stamped copy of the original document or other receipt, acknowledgment or proof of filing to me at the address shown below my signature.

Payment for the required fees is enclosed.

Sincerely,

Signed: 

Joseph Allen, Garbacik
1150 Whisper Road Palm Bay, Florida
Telephone: 321-544-8148

**ARTICLES OF ORGANIZATION
OF
Dollars & Sense Financial Group, LLC**

The undersigned, desiring to organize and establish a limited liability company pursuant to the laws of the State of Florida, executes these Articles of Organization this 28th day of May, 2006.

**ARTICLE I
NAME**

The name of the limited liability company is Dollars & Sense Financial Group, LLC.

**ARTICLE II
DURATION**

The period of duration for this limited liability company is fifty (50) years from the date of filing the Articles of Organization with the appropriate state filing office, unless extended and/or sooner dissolved by the members or as provided by state law.

**ARTICLE III
PURPOSE**

The purpose for which this limited liability company is organized is to engage in any lawful act or activity for which a limited liability company may be organized under the General Corporation Laws of the State of Florida and to otherwise perform any lawful purpose.

**ARTICLE IV
PRINCIPAL PLACE OF BUSINESS**

The principal place of business of this limited liability company is 1150 Whisper Road, SE., Palm Bay, Florida 32909.

**ARTICLE V
REGISTERED AGENT & OFFICE**

The name of the limited liability company's registered agent, whose Consent to Appointment as Registered Agent is included with these Articles, is Joseph Allen, Garbacik and the address of the

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TALLAHASSEE, FLORIDA

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registered office and designated office within the State of Florida is 1150 Whisper Road, S.E., Palm Bay, Florida 32909.

ARTICLE VI GOVERNING DOCUMENT

The limited liability company shall be governed by a written operating agreement, the terms of which shall supplement the provisions of state law. As provided in the operating agreement, the members have permanently and unanimously waived and eliminated, to the maximum extent permitted by law, any liability of any member for the return of money or property to the limited liability company which the member rightfully received as a distribution of part or all of the member's capital account.

ARTICLE VII ADMISSION OF ADDITIONAL MEMBERS

Additional members may be admitted to this limited liability company only with and upon such terms as are contained in the Operating Agreement.

ARTICLE VIII CONTINUATION

The remaining members of this limited liability company may, by unanimous vote, exercise the right to continue the business upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member or occurrence of any other event, which terminates the continued membership of a member in this limited liability company.

ARTICLE IX MANAGEMENT

The business of this limited liability company shall be conducted under the exclusive management of its manager, who shall have exclusive authority to act for the company in all matters. Managers and members cannot enter into a Business Dissolution Consent Agreement, except upon compliance with and satisfaction of any laws, statutes, regulations, and rules of the State of Florida and the Operating Agreement. The name and address of the initial manager of the Company are:

Joseph Allen, Garbacik
P.O. Box 500021, Malabar, Florida 32950.

ARTICLE X ORGANIZER

The name and address of the organizer of this Limited Liability Company is:

Joseph Allen, Garbacik

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P.O. Box 500021, Malabar, Florida 32950

IN WITNESS WHEREOF, the Organizer has caused these Articles of Organization to be
executed this 28TH day of may, 2006.

Joseph Allen Garbacik
Joseph Allen, Garbacik

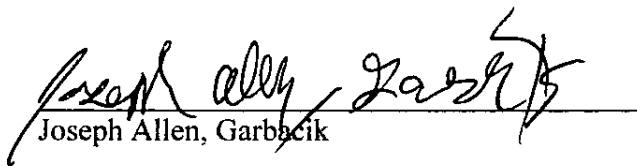
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ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, Joseph Allen, Garbacik, accept appointment as registered agent for and on behalf of Dollars & Sense Financial Group, LLC, and affirm that I am familiar with, and shall comply with, all of the duties of a registered agent:


Joseph Allen, Garbacik

Subscribed, sworn to and executed before me this 22nd day of JUNE,
20 06 by JOSEPH A GARBACIK, Registered Agent of DOLLAR & SENSE FIN., LLC Limited
Liability Company.



Vergilio B. Binette
Commission # DD513168
Expires January 31, 2010
Bonded Troy Fam - Insurance Inc. 800-385-7019



Notary Public

1495 AIRPORT BLVD MELBOURNE FL
Residing At 32901

JAN. 31, 2010
My Commission Expires

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