

Division of Corporations

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Florida Department of State
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To: Division of Corporations
Fax Number : (850)205-0383

From: Account Name : CORPORATION SERVICE COMPANY
Account Number : 120000000195
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FLORIDA/FOREIGN LIMITED LIABILITY CO.

FINANCIAL CONCEPTS, LLC

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**ARTICLES OF ORGANIZATION
FOR
FLORIDA LIMITED LIABILITY COMPANY**

ARTICLE I

The name of the Limited Liability Company is:

FINANCIAL CONCEPTS, LLC

ARTICLE II

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

**118 St. Edwards Place
Palm Beach Gardens, FL 33418**

The mailing address of the Limited Liability Company is:

**118 St. Edwards Place
Palm Beach Gardens, FL 33418**

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:

**Robert J. Hecker
118 St. Edwards Place
Palm Beach Gardens, FL 33418**

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

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complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature:


ROBERT J. HECKER

ARTICLE V

The name and address of managing members/managers are:

Title: MGR
Robert J. Hecker
118 St. Edwards Place
Palm Beach Gardens, FL 33418

ARTICLE VI

The effective date for this Limited Liability Company shall be:

September 1, 2006

Signature of member or an authorized representative of a member

FLORIDA REINVESTORS, LLC

Signature: by:


ROBERT J. HECKER, Manager

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