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FLORIDA/FOREIGN LIMITED LIABILITY CO.

FR&TBonner Capital Holdings, LLC

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ARTICLES OF ORGANIZATION FOR F R & T BONNER CAPITAL HOLDINGS, LLC, A FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I NAME

The name of the Limited Liability Company is FR & T BONNER CAPITAL HOLDINGS, LLC.

ARTICLE II ADDRESS

The mailing address of the Limited Liability Company is 2651 Causton Bluff Road, Savannah, GA 31404 and the street address of the principal office of the Limited Liability Company is 2651 Causton Bluff Road, Savannah, GA 31404.

ARTICLE III DURATION

The period of duration for the Limited Liability Company shall be as described in the Operating Agreement governing the Limited Liability Company.

ARTICLE IV MANAGEMENT

The Limited Liability Company is to be managed by its managing member, and address of such managing member is:

James F. Bonner, Jr. 5414 Carter Road Lake Mary, FL 32746

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The address of the initial Registered Office of the Limited Liability Company is 5414 Carter Road, Lake Mary, FL 32746, and the initial Registered Agent at such address is Gregory F. Bonner.

IN WITNESS WHEREOF, the undersigned managing member affirms that, under penalties of perjury, the facts stated herein are true, and the undersigned managing member has executed these Articles of Organization this 171 day of September, 2006.

Lanes Labonner, Ir., Managing Member

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ACCEPTANCE OF APPOINTMENT BY INITIAL REGISTERED AGENT

THE UNDERSIGNED, having been named in Article V of the foregoing Articles of Organization as initial Registered Agent at the office designated therein, hereby accepts such appointment and agrees to act in such capacity. The undersigned hereby states that he is familiar with, and hereby accepts, the obligations set forth in Section 608.407, Florida Statutes, and the undersigned will further comply with any other provisions of law made applicable to him as Registered Agent of the limited liability company.

DATED this 12th day of September , 2006.

FILED

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