

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

L08000003529
FILED 8:00 AM
January 11, 2008
Sec. Of State
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Article I

The name of the Limited Liability Company is:

MANDALAY FINANCIAL, L.L.C.

Article II

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

1709 NE MEDIA AVENUE
JENSEN BEACH, FL. 34957

The mailing address of the Limited Liability Company is:

1709 NE MEDIA AVENUE
JENSEN BEACH, FL. 34957

Article III

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

INSURANCE ANNUITY SALES

Article IV

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

MELISSA BRANDON
1709 NE MEDIA AVENUE
JENSEN BEACH, FL. 34957

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: MELISSA BRANDON

Article V

The name and address of managing members/managers are:

Title: MGRM
ANDREW NEFF
1709 NE MEDIA AVENUE
JENSEN BEACH, FL. 34957

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Article VI

The effective date for this Limited Liability Company shall be:

01/11/2008

Signature of member or an authorized representative of a member

Signature: MELISSA BRANDON