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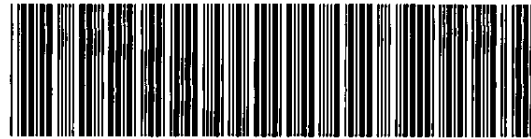
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Spira, Beadle & McGarrell, P.A.

Attorneys & Counselors at Law

5205 Babcock Street, N.E.
Palm Bay, Florida 32905

Jack B. Spira
James P. Beadle
Thomas P. McGarrell
Stephen E. Spira

Telephone: (321) 725-5000
Facsimile: (321) 724-6008

July 13, 2010

Of Counsel
Michelle Stein Spira

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Re: BANKSMART HOLDINGS, LLC

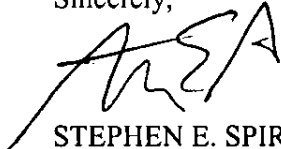
Enclosed please find original and one copy of Articles of Organization for the above-referenced Limited Liability Corporation and check in the amount of \$125.00 payable to the Secretary of State representing the filing fee.

Please return the extra copy of the Articles to me once they have been recorded.

If you have any questions or require further information, please advise.

Thank you for your assistance in this matter.

Sincerely,



STEPHEN E. SPIRA

SES/djf
Enclosures

ARTICLES OF ORGANIZATION

OF

BANKSMART HOLDINGS, LLC

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, Florida Statutes Chapter 608, hereby makes, acknowledges, and files the following Articles of Organization.

ARTICLE 1- NAME

The name of the limited liability company shall be BANKSMART HOLDINGS LLC, ("Company").

ARTICLE 2 – ADDRESS

The principal place of business of the company in Florida shall be 5205 Babcock Street, NE, Palm Bay, Florida 32905 and the mailing address shall be the same.

ARTICLE 3 – EFFECTIVE DATE

These Articles of Organization shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 4 – DURATION

Subject to the provisions of Article 8, the Company's existence shall terminate no later than 99 years from its date of commencement, unless the Company is earlier dissolved as provided in these Articles of Organization.

ARTICLE 5 – PURPOSES AND POWERS

The general purpose for which the Company is organized is to engage the business of real estate investing and to transact any lawful business for which a limited liability company may be organized under the laws of the State of Florida. The Company shall have all the powers granted to a limited liability company under the laws of the State of Florida.

ARTICLE 6 – REGISTERED OFFICE AND REGISTERED AGENT

The initial address of registered office of this Company is Spira, Beadle & McGarrell, P.A., at 5205 Babcock Street, NE, Palm Bay, Florida 32905. The name and address of the registered agent of this company is Spira, Beadle & McGarrell, P.A., at 5205 Babcock Street, NE, Palm Bay, Florida 32905.

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ARTICLE 7 – ADMISSION OF NEW MEMBERS

No additional member(s) shall be admitted to the Company except with the unanimous written consent of all the member(s) of the Company and upon such terms and conditions as shall be determined by all the member(s). A member may transfer his or her interest in the Company as set forth in the regulations of the Company, but the transferee shall have no right to participate in the management of business and affairs of the Company or become a member unless all the other member(s) of the Company other than the member proposing to dispose of his or her interest approve of the proposed transfer by unanimous written consent.

ARTICLE 8 – TERMINATION OF EXISTENCE

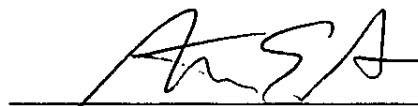
The Company shall be dissolved upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or manager, or upon the occurrence of any other event that terminates the continued membership of a member in the Company, unless the business of the Company is continued by the consent of all the remaining members, provided there are at least one remaining member.

ARTICLE 9 – MANAGEMENT

The company shall be managed by a manager or manager(s) in accordance with regulations adopted by the member(s) for the management of the business and affairs of the Company. These regulations may contain any provisions for the regulation and management of the affairs of the Company not inconsistent with law or these Articles of Organization.

IN WITNESS WHEREOF, The undersigned, an authorized representative of the members, has made and subscribed these Articles of Organization at Palm Bay, Florida, for the foregoing uses and purposes, this 6th day of July, 2010.

By: _____



Stephen Spira, Incorporator

5202 Babcock Street, NE

Palm Bay, Florida 32905

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF
ORGANIZATION**

Spira, Beadle & McGarrell, P.A., having a business office identical with the registered office of the Company name above, and having been designated as the Registered Agent in the above and foregoing Articles of Organization, is familiar with and accepts the obligations of the position of Registered Agent under Section 608.4155, Florida Statutes and other Applicable Florida Statutes.

Spira, Beadle & McGarrell, PA

By: _____

Name: JACK SPIRA

Its: PRESIDENT