,09/30/2008 Division of Corporati

Page 1 of 1

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Account Name : ARAZOZA, COMAS, DE TORRES & FERMADAZ PRAGA P.A

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H10000216536 3

ARTICLES OF ORGANIZATION

<u>OF</u>

TORO FINANCIAL, LLC.

The undersigned members to these Articles of Organization hereby associate themselves together to form a Limited Liability Company under the laws of the State of Florida.

ARTICLE I

The name of this Limited Liability Company is: TORO FINANCIAL, LLC.

ARTICLE II GENERAL NATURE OF BUSINESS

The Limited Liability Company may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III TERM OF EXISTENCE

This Limited Liability Company is to exist perpetually. The Limited Liability Company's business will continue without regard to the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the Limited Liability Company.

ARTICLE IV

The principal office and mailing address of this Limited Liability Company in the State of Florida is 2100 SALZEDO STREET, SUITE 201, CORAL GABLES, FL 33134. The Board of Managers may from time to time move the principal office to another address in Florida.

ARTICLE V REGISTERED OFFICE, REGISTERED AGENT

That TORO FINANCIAL, LLC, desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Organization at the County of Miami-Dade, State of Florida, hereby designates ARAZOZA & FERNANDEZ-FRAGA P.A., as its Registered Agent to accept services within the State. The registered office of the Limited Liability Company shall be 2100 SALZEDO STREET, SUITE 300, CORAL GABLEST 33134.

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<u>ARTICLE VI</u> MANAGEMENT

The Limited Liability Company is to be managed by one or more managers and is, therefore, a manager - managed company. The initial Managers shall be

ALBERTO MARTI of 2100 Salzedo Street, Suite 201 Coral Gables, FL 33134

and

HUGO ALFREDO TORRIJOS of 2100 Salzedo Street, Suite 201 Coral Gables, FL 33134

It is hereby agreed that any obligations of this Limited Liability Company, as well as all deeds, assignments, mortgages or other encumbrances on the property, any note, evidence of indebtedness, contract, certificate, statement, conveyance, bank signature cards, releases, discharges, contracts, leases, concessions, licenses, construction loans, permanent loans, powers of attorney and applications for zoning, rezoning, variances, site plan approvals or other instrument or certificate in writing, and any assignment or endorsement thereof, executed or entered into between this Limited Liability Company and any other person or company, shall require the signature of the two Managers of the Company.

WITNESS THE HAND AND SEAL of the authorized of the Managers in the City
of Panama, the 20th day of September, 2010.

The Managers:

ALBERTO MARTI

HUGO ALFREDO TORRIJOS

H10000216536 3

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with Section 48.091, Florida statutes, the following is submitted:

FIRST: That TORO FINANCIAL, LLC, desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the County of Miami-Dade, State of Florida, has named ARAZOZA & FERNANDEZ-FRAGA P.A, as its Agent, of 2100 SALZEDO STREET, SUITE 300, CORAL GABLES, FL 33134, to accept service of process within Florida.

Having been named to accept service of process for the above stated Limited Liability Company, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

The Registered Agent: Arazoza & Fernandez-Fraga P.A.

Carlos Arazoza

Director

September 20 , 2010