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APR 24 2012

13

ARTICLES OF ORGANIZATION OF HOWELL INSURANCE ADVISORS, LLC

The undersigned, acting as the organizer of a limited liability company to be formed under the Florida Limited Liability Company Act, as amended (the "Act"), hereby forms a Florida limited liability company (this "Company") pursuant to the Act and hereby sets forth the following Articles of Organization (these "Articles"):

ARTICLE I Name

The name of this Company shall be: HOWELL INSURANCE ADVISORS, LLC.

ARTICLE II Place of Business

The principal place of business and mailing address of this Company shall be 118 Harbor View Lane, Belleair Bluffs, Florida 33770, and such other place or places as may be designated by the manager from time to time.

ARTICLE III Registered Agent and Office

The initial registered agent for this Company shall be David W. Howell and the address of the registered agent for service of process shall be 118 Harbor View Lane, Belleair Bluffs, Florida 33770.

ARTICLE IV Management of Business

The Company shall be manager-managed. The initial manager of the Company is David W. Howell, 118 Harbor View Lane, Belleair Bluffs, Florida 33770.

The undersigned has executed these Articles of Organization this 20 day of April, 2012.

DAVID W. HOWELL, Manager

Prepared By:

Bruce H. Bokor, Esquire
Johnson, Pope, Bokor, Ruppel & Burns, LLP
911 Chestnut Street
Clearwater, Florida 33756
(727) 461-1818
Bar No. 150340

CERTIFICATE OF DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

The undersigned, having been named Registered Agent and designated to accept service of process for the above-stated Company, at 118 Harbor View Lane, Belleair Bluffs, Florida 33770, hereby agrees to act in this capacity, and further agrees to comply with the provisions of all statutes relative to the proper and complete performance of the duties hereunder.

Dated this 20 day of April, 2012

DAVID W. HOWELL

#601093