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FLORIDA LIMITED LIABILITY CO.

Ideal Rate, LLC

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ARTICLES OF ORGANIZATION OF IDEAL RATE, LLC

The undersigned hereby executes these Articles of Organization for the purpose of forming a limited liability company in accordance with the laws of the State of Florida.

ARTICLE I

<u>Name</u>

The name of this limited liability company (the "Company") shall be:

Ideal Rate, LLC

ARTICLE II

Principal Office and Mailing Address

The address of the principal office and mailing address of the Company shall be:

2168 E Williams Field Rd, Ste 245. Gilbert, AZ 85295

ARTICLE III

Registered Office and Registered Agent

The initial registered office of the Company shall be located at 101 E. Kennedy Boulevard, Suite 2700, Tampa, Florida 33602, and the initial registered agent of the Company at such office shall be TK Registered Agent, Inc. The Company shall have the right to change such registered office and such registered agent from time to time, as provided by law.

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ARTICLE IV

Initial Manager

The name and street address of the initial manager of the Company shall be:

Barrett Financial Group, LLC

2168 E Williams Field Rd,

Ste 245.

Gilbert, AZ 85295

ARTICLE V

Operating Agreement

The power to adopt the Operating Agreement of the Company, to alter, amend or repeal the Operating Agreement of the Company, or to adopt a new Operating Agreement, shall be vested in the members of the Company. The Operating Agreement of the Company shall be for the governance of the Company and may contain any provisions or requirements for the management or conduct of the affairs and business of the Company, provided the same are not inconsistent with the provisions of these Articles of Organization or contrary to the laws of the State of Florida or of the United States.

ARTICLE VI

Amendment of Articles of Organization

The Company reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Organization in the manner now or hereafter prescribed by statute, and all rights conferred upon the members herein are subject to this reservation.

IN WITNESS WHEREOF, the undersigned, pursuant to Section 605.0201, Florida Statutes, has executed these Articles of Organization for the uses and purposes herein stated, this 23 day of November, 2022.

Diana L. Hayes, Authorized Representative

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IDEAL RATE, LLC

ACCEPTANCE OF SERVICE AS REGISTERED AGENT

The undersigned, having been named as registered agent to accept service of process for the above-named limited liability company, at the registered office designated in the Articles of Organization, hereby agrees and consents to act in that capacity. The undersigned is familiar with and accepts the duties and obligations of the position of registered agent under the laws of the State of Florida.

DATED this $\underline{23}$ day of November, 2022

TK Registered Agent, Inc.

By: 1) (A. M. A. Harris -- Diana L. Hayes