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> THANK YOU from Your Capital Connection

CUMMINS, MUELLER & JUDSON, P.A. ATTORNEYS AT LAW 1009 N. 14th Street - P.O. Box 401854

1009 N. 14th Street + P.O. Box 491856 Leceburg, Florida 34749-1656

NORMAN C CUMMINS PATRICIA R MUELLER STEPHEN H. JUDSON HARRY T HACKNEY

PHONE: 904/787-5411 PAX: 904/365-1917

November 17, 1995

Division of Corporations DEPARTMENT OF STATE Post Office Box 6327 Tallahassee, FL 32314

RE: LAKES ESTATES, L.C.

Gentlemen:

Enclosed please find the original and one copy of the Articles of Theoremstation for the above named Limited Liability Corporation, the original of which is to be filed with your office and the copy certified and returned to our office.

Also, enclosed is our firm check in the amount of \$337.50 to cover the following:

1. Filing Pee \$250.00
2. Registered Agent Designation \$35.00
3. Certified Copy \$52.50
TOTAL AMOUNT \$337.50

Should you have any questions, please do not hesitate to contact me.

Sincerely

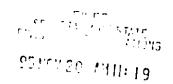
NORMAN-C. CUMMINS

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ARTICLES OF ORGANIZATION

OF



LAKES ESTATES, L.C.

The undersigned hereby certifies that at least two (2) members have associated themselves together for the purpose of becoming a limited liability company under the laws of the State of Florida, providing for the formation, rights, privileges and immunities of limited liability companies for profit. The undersigned further declares that the following Articles of Organization shall be the Charter and authority for the conduct of business of such limited liability company.

ARTICLE I

NAME

The name of the limited liability company shall be LAKES ESTATES, L.C. and its principal office and its street address shall be 1930 Brantley Circle, Clermont, Florida 34711 and its mailing address shall be 1930 Brantley Circle, Clermont, FL 34711.

ARTICLE II

DURATION

This limited liability company shall begin its existence on the day these Articles of Organization are filed in the records of the Secretary of State of the State of Florida, and shall exist perpetually.

ARTICLE III

GENERAL PURPOSE

The general purpose or purposes for which the limited liability company is organized is the transaction of any and all lawful business allowed under Chapter 608, Florida Statutes, and any other applicable statutes of the State of Florida.

ARTICLE IV

ADDRESS OF INITIAL REGISTERED OFFICE AND

NAME OF INITIAL REGISTERED AGENT

The initial registered office of this limited liability company and the name of its initial registered agent in the State of Florida is:

NORMAN C. CUMMINS 295 E. Highway 50, Suite 2 Clermont, FL 34711

ACKNOWLEDGEMENT:

The aforesaid Registered Agent hereby accepts such appointment simultaneously with being so designated and agrees to comply with the provisions of all laws relating to the proper and complete performance of his duties and he is familiar with and accepts the obligations of his position as Registered Agent.

NORMAN C. CUMMINS RESIDENT AGENT

ARTICLE V

MANAGEMENT

The management of this Limited Liability Company is to be managed by the following managers:

CARL CERILLI 1930 Brantley Circle Clermont, FL 34711

NORMAN C. CUMMINS 1112 Caballo Road Leesburg, FL 34748

Either manager without the joinder of the other manager, is authorized to conduct all business of the Company and to execute all documents necessary thereto, including but not by way of limitation, the purchase and sale of real estate and execution of notes and mortgages obligating the company.

Such managers shall serve until the first annual meeting of members or until their successors are elected and qualify.

ARTICLE VI

MEMBERSHIP

Members shall have the right to admit new members by unanimous consent and upon terms and conditions agreed upon by the members.

ARTICLE VII

CONTINUATION OF BUSINESS

Upon death, retirement, the resignation, expulsion, bankruptcy, or dissolution of a member, or the occurrence of any other event that terminates the continued membership of a member, the remaining members shall have the right to continue the business of the Limited Liability Company.

Executed by the undersigned member and manager at Clermont, Florida, on

November 17th, 1995.

Witnesses:

LAKES ESTATES, L.C.

CARL CERILLI, Member & Manager

STATE OF FLORIDA COUNTY OF LAKE

The foregoing instrument was acknowledged before me this day of November, 1995, by CARL CERILLI, who is personally known to me or who produced a driver's license as identification and who did take an oath.

NOTARY PUBLIC

Printed Name:

My Commission Expires:

DEANNA A ALANIZ MY COMMISSION # CC 252051 EXPIRES January 11, 1997 Bonded Thru Notice Index Underwiners

AFFIDAVIT

STATE OF FLORIDA COUNTY OF LAKE

BEFORE ME, the undersigned Notary Public, personally appeared CARL CERILLI, who, having been first .uly sworn according to law, deposes and says as follows, to-wit:

- 1. That he is sui juris.
- 2. That he has personal knowledge of the matters stated herein.
 - 3. That he is a member and manager of Lakes Estates, L.C.
- 4. That the Lakes Estates, L.C., Florida Limited Liability Company, consists of at least two members and the current cash contributions are \$150,000.00, and there will be no other property than cash contributed. The anticipated additional cash to be contributed is \$250,000.00.

FURTHER AFFIANT SAYETH NAUGHT.

CARL CERILLI

1930 Brantley Circle Clermont, FL 34711

The foregoing instruments was acknowledged before me this day of wo, 1995, by Carl Cerilli who is personally known or who has produced ______ as identification.

DEANNA A. ALANIZ

NY COMMISSION / CC 252051

EXPIRES: January 11, 1597

Bonded Thru Notary Public Underwriters

Notary Public Name: printed Signature: My commission expires: