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September 10, 1998

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

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-09/14/98-01121-002
****285.00 ****285.00

Dear Sir:

Enclosed please find Articles of Organization, Affidavit of Membership and Contributions and the Statement of Designating Agent and Office for filing with your office, along with our firm's check in the amount of \$285.00 to cover same. If you have any questions, please don't hesitate to contact me.

Sincerely,

Lisa J. Sadler

Lisa J. Sadler

/ljs

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TALLAHASSEE, FLORIDA

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF ORGANIZATION
of
UNITY ADJUSTMENTS, L.L.C.

The undersigned certify that we have associated ourselves 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. We further declare that the following Articles shall serve as the Charter and authority for the conduct of business of the limited liability company.

ARTICLE I
NAME AND PRINCIPAL PLACE OF BUSINESS

The name of the limited liability company shall be **UNITY ADJUSTMENTS, L.L.C.**, and its mailing address and principal office shall be located at 1714 W. 23rd Street, Suite G, Panama City, County of Bay, Florida 32405-1607, but it shall have the power and authority to establish branch offices at any other place or places as the members may designate.

ARTICLE II
PURPOSES AND POWERS

In addition to the powers and authorized by the laws of the State of Florida for limited liability companies, the general nature of the business or businesses to be transacted, and which the limited liability company is authorized to transact, shall be as follows:

1. To engage in any activity or business authorized under the Florida Statutes.

2. In general, to carry on any and all incidental business; to have and exercise all the powers conferred by the laws of the State of Florida, and to do any and all things set forth in these Articles to the same extent as a natural person might or could do.

3. To purchase or otherwise acquire, undertake, carry on, improve, or develop, all or any of the business, good will, rights, assets, and liabilities of any person, firm, association, or corporation carrying on any kind of business of a similar nature to that which this limited liability company is authorized to carry on, pursuant to the provisions of these Articles; and to hold, utilize, and in any manner dispose of the rights and properly so acquired.

4. To enter into and make all necessary contracts for its business with any person, entity, partnership, association, corporation, domestic or foreign, or of any domestic or foreign state, government, or governmental authority, or of any political or administrative subdivision, or department, and to perform and carry out, assign, cancel or rescind any of such contracts.

5. To exercise all or any of the limited liability company powers, and to carry out all or any of the purposes enumerated in these Articles and otherwise granted or permitted by law, while acting as agent, nominee, or attorney-in-fact for any persons or corporations, and perform any service under contract or otherwise for any corporation, joint stock company, association, partnership, firm, syndicate, individual, or other entity, and in this capacity or under this arrangement develop, improve, stabilize, strengthen, or extend the property and commercial interest of the property and to aid, assist, or participate in any lawful enterprise in connection with or incidental to the agency, representation, or service, and to render any other service or assistance it may lawfully do under the laws of the State of Florida, providing for the formation, rights, privileges, and immunities of limited liability companies for profit.

6. To do everything necessary, proper, advisable, or convenient for the accomplishment of any of the purposes, or the attainment of any of the objects, or the furtherance of any of the powers set forth in these Articles, either alone or in association with others incidental or pertaining to, or going out of, or connected with its business or powers, provided the same shall not be inconsistent with the laws of the State of Florida.

The several clauses contained in this statement of the general nature of the business or businesses to be transacted shall be construed as both purposes and powers of this limited liability company, and statements contained in each clause shall, except as otherwise expressed, be in no way limited or restricted by reference to or inference from the terms of any other clause. They shall be regarded as independent purposes and powers.

Nothing contained in these Articles shall be deemed or construed as authorizing or permitting, or purporting to authorize or permit the limited liability company to carry on any business, exercise any power, or do any act which is limited liability company may not, under Florida laws, lawfully carry on, exercise, or do.

**ARTICLE III
EXERCISE OF POWERS**

All limited liability company powers shall be exercised by or under the authority of, and the business and affairs of this limited liability company shall be managed under the direction of, the members of this limited liability company. This Article may be amended from time to time in the regulations of the limited liability company by a unanimous vote of the members of the limited liability company.

**ARTICLE IV
MANAGEMENT**

Management of this limited liability company is reserved to its members, whose names and addresses are as follows:

NAME:	ADDRESS:
Peter Romero	1714 W. 23rd Street, Suite G Panama City, Florida 32405-1607

**ARTICLE V
MEMBERSHIP RESTRICTIONS**

Members shall have the right to admit new members of unanimous consent. Contributions required of new members by unanimous consent. Contributions required of new members shall be determined as of the time of admission to the limited liability company.

A member's interest in the limited liability company may not be sold or otherwise transferred except with the unanimous written consent of all members.

On the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member, or the occurrence of any other event that terminates the continued membership of a member in the limited liability company, the remaining members shall have the right to continue the business on a unanimous consent of the remaining members.

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ARTICLE VI CAPITAL CONTRIBUTIONS

Capital Contributions in the amount of \$100.00 cash shall be paid to the limited liability company by the ~~one~~ member in equal shares. Additional contributions will be made as required for investment purposes, as determined by unanimous consent of the members. Members will make contributions in equal shares.

ARTICLE VII PROFITS AND LOSSES

(a) Profit Sharing. The members shall be entitled to the net profits arising from the operation of the limited liability company business that remain after the payment of the expenses of conducting the business of the limited liability company. Each member shall be entitled to an equal distributive share of the profits. The distributive share of the profits shall be determined and paid to the members as of December 31st of each year.

(b) Losses. All losses that occur in the operation of the limited liability company business shall be paid out the capital of the limited liability company and the profits of the business, or, if these sources are insufficient to cover such losses, by the members in equal shares.

ARTICLE VIII DURATION

This limited liability company shall exist perpetually, or until dissolved in a manner provided by law, or as provided in the regulations adopted by the members.

ARTICLE IX INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The address of the initial registered office of the limited liability company is 1714 W. 23rd Street, Suite G, Panama City, Florida 32405-1607, County of Bay, State of Florida, and the name of the company's initial registered agent at that address is Peter Romero.

The undersigned, being the original members of the limited liability company, certify that this instrument constitutes the proposed Articles of Organization of UNITY ADJUSTMENTS, L.L.C.

Executed by the undersigned on this 10th day of September,
1998.



Peter Romero

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TALLAHASSEE, FLORIDA

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TALLAHASSEE, FLORIDA

AFFIDAVIT OF MEMBERSHIP AND CONTRIBUTIONS

STATE OF FLORIDA

COUNTY OF BAY

In compliance with Florida Statutes Section 608.407(2), the undersigned member or authorized representative of **UNITY ADJUSTMENTS, L.L.C.**, deposes and says:

1. The limited liability company identified above has at least one member.

2. The total amount of cash contributed by the member is \$100.00.

3. If any, the agreed value of property other than cash contributed by the members is \$n/a. A description of the property is attached as Exhibit "A" and made a part of this Affidavit.

4. The total amount of cash or property anticipated to be contributed by the member is \$100.00. This total includes the amounts from 2 and 3 above.




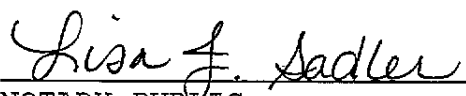
Peter Romero

STATE OF FLORIDA
COUNTY OF BAY

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared PETER ROMERO, who is personally known to me to be the person described in and who executed the foregoing instrument or who produced _____ as identification, and who after having taken an oath, acknowledged before me the execution of same.

WITNESS my hand and official seal in the County and State last aforesaid this 10th day of September, 1998.

 Lisa J. Sadler
My Commission CC756250
Expires July 6, 2002



NOTARY PUBLIC
Printed Name: _____
Commission No. _____
My Commission Expires: _____

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATEMENT OF DESIGNATING REGISTERED AGENT AND OFFICE

STATE OF FLORIDA
COUNTY OF BAY

Pursuant to the provisions of Sections 608. and 608.407(1)(d) of the Florida Limited Liability Company Act, the limited liability company identified below submits the following statement in designating its registered office and registered agent in the State of Florida:

The name of the limited liability company is Unity ADJUSTMENTS, L.L.C.

The name of the registered agent for UNITY ADJUSTMENTS, L.L.C., is PETER ROMERO, and the street address of the company's principal office where the agent is located is 1714 W. 23rd Street, Suite G, Panama City, Florida 32405-1607.


This statement is to acknowledge that, as indicated above UNITY ADJUSTMENTS, L.L.C., has appointed PETER ROMERO as its registered agent to accept service of process for the company at the place designated above this certificate. I accept this appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

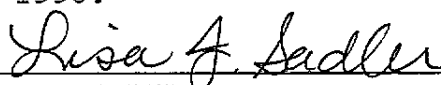

PETER ROMERO

STATE OF FLORIDA
COUNTY OF BAY

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared PETER ROMERO, who is personally known to me to be the person described in and who executed the foregoing instrument or who produced _____ as identification, and who after having taken an oath, acknowledged before me the execution of same.

WITNESS my hand and official seal in the County and State last aforesaid this 10th day of September, 1998.

 Lisa J Sadler
My Commission CC756250
Expires July 5, 2002


NOTARY PUBLIC
Printed Name: _____
Commission No. _____
My Commission Expires: _____