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July 15, 1999

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

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****285.00 ****285.00

Re: ARTICLES OF ORGANIZATION FOR
KVC FINANCIAL OF LADY LAKE, FLORIDA, LLC.

W99-17243

To Whom It May Concern:

Please find enclosed the following documents in connection with the incorporation of KVC FINANCIAL of LADY LAKE, FLORIDA, LLC.:

1. Two copies of the executed Articles of Incorporation, one of which is to be certified and returned.
2. Complete DESIGNATION OF REGISTERED AGENT form to be placed on file with the Department of State.
3. A check in the amount of \$285.00.

Please telephone me with any comments or question regarding the above materials.

Sincerely,



Michael T. Koenig
Managing Partner
904-788-3737
Enclosure

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

July 27, 1999

KOENIG, VEITCH & CHARLTON, INC.
MICHAEL T. KOENIG
3867 SOUTH NOVA ROAD
PORT ORANGE, FL 32127

SUBJECT: KVC FINANCIAL OF LADY LAKE, LLC
Ref. Number: W99000017243

We have received your document for KVC FINANCIAL OF LADY LAKE, LLC and your check(s) totaling \$285.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

An affidavit is required pursuant to section 608.407(2), Florida Statutes, declaring the following: (1) the limited liability company has at least one member; (2) the actual amount of cash contributions; (3) the agreed value and a description of any property other than cash contributed; and (4) the total amount of cash or property anticipated to be contributed by the members.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6097.

Michael Mays
Document Specialist

Letter Number: 799A00038161

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DIVISION OF CORPORATIONS

**ARTICLES OF ORGANIZATION FOR
KVC FINANCIAL of LADY LAKE, FLORIDA, LLC
A FLORIDA LIMITED LIABILITY COMPANY**

**ARTICLE I
NAME**

The name of the Limited Liability Company is KVC FINANCIAL OF LADY LAKE, LLC.

**ARTICLE II
ADDRESS**

The mailing address and street address of the principal office of the Limited Liability Company is 3867 S. Nova Road, Port Orange, Florida 32127.

**ARTICLE III
DURATION**

The period of duration for the Limited Liability Company shall be perpetual.

**ARTICLE IV
MANAGEMENT**

The Limited Liability Company is to be managed by its Managing Member, and the name and address of the managing member is:

Michael T. Koenig

3867 S. Nova Road
Port Orange, FL 32127

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DIVISION OF CORPORATE
AND ORGANIZATIONAL
AFFAIRS

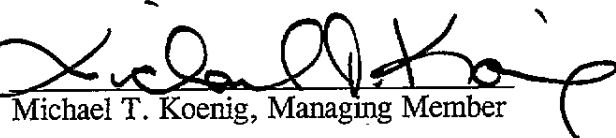
**ARTICLE V
INITIAL REGISTERED OFFICE AND AGENT**

The address of the initial Registered Office of the Limited Liability Company is 3867 S. Nova Road, Port Orange, Florida 32127 and the initial Registered Agent at such address is Michael T. Koenig.

IN WITNESS WHEREOF, the undersigned managing member of the members affirms that, under penalties of perjury, the facts stated herein are true, and the undersigned member has executed these Articles of Organization this 15TH day of July, 1999.

MANAGING MEMBER

BY:


Michael T. Koenig, Managing Member

ACCEPTANCE OF APPOINTMENT
BY INITIAL REGISTERED AGENT

THE UNDERSIGNED, an individual resident of the State of Florida, having been named in Article V of the foregoing Articles of Organization as initial Registered Agent at the office designated therein, hereby accepts such appointment and agrees to act in such capacity. The undersigned hereby states that he is familiar with, and hereby accepts, the obligations set forth in Section 608.407, Florida Statutes, and the undersigned will further comply with any other provisions of law made applicable to him as Registered Agent of the limited liability company.

DATED this 15th day of July, 1999.


Michael T. Koenig, Registered Agent

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DIVISION OF CORPORATE AFFAIRS

**AFFIDAVIT OF MEMBERSHIP AND CONTRIBUTIONS for
KVC FINANCIAL OF LADY LAKE, FLORIDA, LLC,
A FLORIDA LIMITED LIABILITY COMPANY**

KVC FINANCIAL, LLC, as Managing Member of KVC FINANCIAL OF LADY LAKE, FLORIDA, LLC, deposes and says:

1. The above-named limited liability company has at least 1 member.
2. The total amount of cash contributed by the members(s) is \$1,000.00
3. If any, the agreed value of property other than cash contributed by Member(s) is \$-0-
4. The amount of cash or property anticipated to be contributed by Member(s) is \$-0-
5. The total amounts of 2, 3 and 4 is \$1,000.00

Under penalties of perjury, I, Michael T. Koenig, declare that I have read the foregoing and know the contents thereof. In accordance with Section 608.408(3) Florida Statutes, my execution of this affidavit constitutes an affirmation under penalties of perjury that the facts stated herein are true.

KVC FINANCIAL, LLC, MANAGING MEMBER
OF KVC FINANCIAL OF LADY LAKE,
FLORIDA, LLC


Michael T. Koenig, Managing Member

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