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THE LAW OFFICE OF
SHERRY DOUGHERTY

05 11 29 4012 SC

December 13, 2005

Commonwealth of Virginia
State Corporation Commission
Tyler Building
P.O. Box 1197
Richmond, VA 23218

051219 422164
12/20 \$100

RE: Articles of Organization for a Domestic
Limited Liability Company

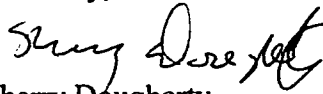
Gentlemen:

Enclosed please find a completed Articles of Organization for a Domestic Limited Liability Company (Form LLC-1011) for Insurance and Financial Services, LLC, to be filed with your office. A check for \$100, for the filing fee, was previously mailed to your office. Please process this document and return the filed document to, Mr. Thomas Parsons, P.O. Box 1747, Bristol, VA 24203-1747

If you have any questions or need further information please do not hesitate to contact my office.


Thank you for your attention to this matter.

Sincerely,


Sherry Dougherty

Sent VIA CERTIFIED MAIL NO.7005 1820 0000 5184 9532
RETURN RECEIPT REQUESTED

Sherry Dougherty, Attorney at Law
2612 N. John B. Dennis Highway • Kingsport, Tennessee 37660 • (423) 245-6700 • Fax (423) 245-3009

100
1/12/05


S174119

CLINTON MILLER
CHAIRMAN

MARK C. CHRISTIE
COMMISSIONER

THEODORE V. MORRISON, JR.
COMMISSIONER

COMMONWEALTH OF VIRGINIA



JOEL H. PECK
CLERK OF THE COMMISSION
P O BOX 1197
RICHMOND, VIRGINIA 23218-1197

STATE CORPORATION COMMISSION
Office of the Clerk

December 27, 2005

THOMAS PARSONS
PO BOX 1747
BRISTOL, VA 24203-1747

RE: Insurance and Financial Services, LLC
ID: S174119 - 0
DCN: 05-12-19-4221

Dear Customer:

This is your receipt for \$100.00, to cover the fees for filing articles of organization for a limited liability company with this office.

The effective date of the filing is December 27, 2005.

If you have any questions, please call (804) 371-9733 or toll-free in Virginia, 1-866-722-2551.

Sincerely,

A handwritten signature in black ink that reads "Joel H. Peck".

Joel H. Peck
Clerk of the Commission

DLLCRCPT
LLNCD
CIS0308

**COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION**

AT RICHMOND, DECEMBER 27, 2005

The State Corporation Commission has found the accompanying articles submitted on behalf of
Insurance and Financial Services, LLC

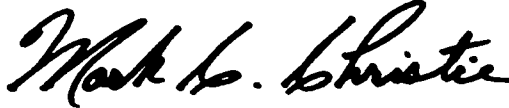
to comply with the requirements of law, and confirms payment of all required fees. Therefore, it
is ORDERED that this

CERTIFICATE OF ORGANIZATION

be issued and admitted to record with the articles of organization in the Office of the Clerk of the
Commission, effective December 27, 2005.

STATE CORPORATION COMMISSION

By



Commissioner



COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION

LLC-1011
(07/05)

ARTICLES OF ORGANIZATION OF A
DOMESTIC LIMITED LIABILITY COMPANY

Pursuant to Chapter 12 of Title 13.1 of the Code of Virginia the undersigned states as follows:

1. The name of the limited liability company is

Insurance and Financial Services, LLC

(The name must contain the words "limited company" or "limited liability company" or the abbreviation "L.C.", "LC", "L.L.C." or "LLC")

2. A. The name of the limited liability company's initial registered agent is

W. Thomas Parsons

B. The registered agent is (mark appropriate box):

(1) an INDIVIDUAL who is a resident of Virginia and

a member or manager of the limited liability company.

a member or manager of a limited liability company that is a member or manager of the limited liability company.

an officer or director of a corporation that is a member or manager of the limited liability company.

a general partner of a general or limited partnership that is a member or manager of the limited liability company.

a trustee of a trust that is a member or manager of the limited liability company.

a member of the Virginia State Bar.

OR

(2) a domestic or foreign stock or nonstock corporation, limited liability company or registered limited liability partnership authorized to transact business in Virginia.

3. The limited liability company's initial registered office address, including the street and number, if any, which is identical to the business office of the initial registered agent, is

605 Dogwood Lane

Bristol

VA 24201

(number/street)

(city or town)

(zip)

which is physically located in the county or city of Bristol

4. The limited liability company's principal office address, including the street and number, if any, is

605 Dogwood Lane

Bristol

VA 24201

(number/street)

(city or town)

(state)

(zip)

5. Organizer:

W. Thomas Parsons

(signature)

12 December 2005

(date)

W. Thomas Parsons

(printed name)

(276) 669-3097

(telephone number (optional))

SEE INSTRUCTIONS ON THE REVERSE

INSTRUCTIONS

Section 13.1-1003 of the Code of Virginia requires that the articles, except for the name of the entity, be in the English language, typewritten or printed in black, legible and reproducible. The document must be presented on uniformly white, opaque paper, free of visible watermarks and background logos.

You can download this form from our website at www.scc.virginia.gov/division/clk/fee_bus.htm.

The proposed limited liability company name must be distinguishable upon the records of the Commission. See § 13.1-1012 of the Code of Virginia. To check the availability of a limited liability company name, please contact the Clerk's Office Call Center at (804) 371-9733 or toll-free in Virginia at (866) 722-2551.

The limited liability company may not serve as its own registered agent.

The location of the registered office must be identical to the business office of the registered agent. See § 13.1-1015 of the Code of Virginia.

The registered office address must include a street and number, if any. A rural route and box number may only be used if no street address is associated with the registered office's location. A post office box is only acceptable for towns/cities that have a population of 2,000 or less if no street address or rural route and box number is associated with the registered office's location. State the name of the county or independent city in which the office is physically located. Counties and independent cities in Virginia are separate local jurisdictions.

The principal office is the office where the principal executive offices of the limited liability company are located. See § 13.1-1002 of the Code of Virginia. It is also the location at which the limited liability company is required to keep a current list of the full name and last known address of each member of the limited liability company, as well as the other limited liability company information and records specified in § 13.1-1028 of the Code of Virginia.

The principal office address must include a street and number, if any. A rural route and box number may only be used if no street address is associated with the principal office's location.

The articles must be executed by the person forming the limited liability company. See § 13.1-1003 of the Code of Virginia.

It is a Class 1 misdemeanor for any person to sign a document he or she knows is false in any material respect with intent that the document be delivered to the Commission for filing.

Submit the original, signed articles to the Clerk of the State Corporation Commission, P.O. Box 1197, Richmond, Virginia 23218-1197, (Street address: 1300 East Main Street, Tyler Building, 1st Floor, Richmond, Virginia 23219), along with a check for the filing fee in the amount of **\$100.00**, payable to the State Corporation Commission. **PLEASE DO NOT SEND CASH.** If you have any questions, please call (804) 371-9733 or toll-free in Virginia, 1-866-722-2551.