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**FLORIDA/FOREIGN LIMITED LIABILITY CO.**

**REF Capital LLC**

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**ARTICLES OF ORGANIZATION  
OF  
REF CAPITAL LLC**

The undersigned, being a duly authorized representative of the members, desiring to form a limited liability company under and pursuant to the Florida Limited Liability Company Act, Chapter 608, Florida Statutes, does hereby adopt the following Articles of Organization:

**ARTICLE I**

**NAME**

The name of the limited liability company is REF CAPITAL LLC (the "Company").

**ARTICLE II**

**ADDRESS**

The principal office of the Company is:

3115 Gulf Shore Blvd. North  
Apt. 4055  
Naples, Florida 34103

The mailing address of the Company is:

P.O. Box 140640  
Coral Gables, Florida 33114

**ARTICLE III**

**REGISTERED AGENT AND OFFICE**

The Company designates 701 Brickell Avenue, Suite 3000, Miami, Florida 33131 as the street address of the initial registered office of the Company and names Instrastate Registered Agent Corporation as the Company's initial registered agent at that address to accept service of process within this state.

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**ARTICLE IV**

**DURATION AND CONTINUATION**

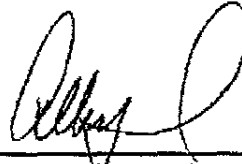
The period of the Company's duration shall commence with the filing of these Articles of Organization with the Secretary of State, and shall continue perpetually, unless terminated in accordance with the Company's Operating Agreement.

**ARTICLE V**

**PURPOSE**

The purpose for which the Company is being formed is to engage in any activity or business permitted under the laws of the United States and the State of Florida including activities within the United States and abroad.

**IN WITNESS WHEREOF**, the undersigned has hereunto set his hand and seal this 11<sup>th</sup> day of October, 2007.



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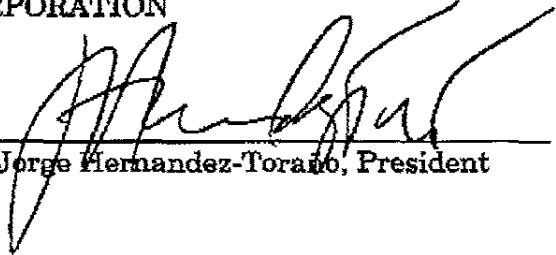
Alberto M. Hernandez,  
Duly Authorized Representative of the  
Member(s)

## ACCEPTANCE OF REGISTERED AGENT

The undersigned agrees to act as registered agent for REF CAPITAL LLC to accept service of process at the place designated in these Articles of Organization, and to comply with the provisions of Chapter 608, Florida Statutes, and acknowledges that the undersigned is familiar with, and accepts, the obligations of such position on this 11<sup>th</sup> day of October, 2007.

INTRASTATE REGISTERED AGENT  
CORPORATION

By: \_\_\_\_\_

  
Jorge Hernandez-Torano, President

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