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From: Account Name : SHUTTS & BOWEN, LLP
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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA
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LIMITED LIABILITY COMPANY

ANSWER, L.L.C.

Certificate of Status	1
Certified Copy	1
Page Count	02
Estimated Charge	\$160.00

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**ARTICLES OF ORGANIZATION FOR FLORIDA
LIMITED LIABILITY COMPANY**

ARTICLE I

Name

The name of the Limited Liability Company is ANSWER, L.L.C.

ARTICLE II

Address

The mailing address and street address of the principal office of the Limited Liability Company is:

201 S. Biscayne Blvd., Suite 1500 - (MDH)
Miami, Florida 33131

ARTICLE III

Registered Agent, Registered Office, and Registered Agent's Signature

The initial registered agent of the Limited Liability Company is The Corporation Company of Miami. The address of the initial registered office of the Company is 201 S. Biscayne Blvd., Suite 1500, Miami, Florida 33131.

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in these Articles, I hereby accept the 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 as provided for in Chapter 608, F.S.



By: Lalaine A. Landau, Assistant Secretary for
Corporation Company of Miami
(Registered Agent)

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ARTICLE IV
Management

The limited liability company is to be managed by one manager or more managers and is, therefore, a manager-managed company.

(In accordance with section 608.408(3), F.S., the execution of this affidavit constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)

Date: June 12, 2001

SIGNATURE OF MEMBER:

Creditcharge UK Limited

By: Mark D. Hobson

Name: Mark D. Hobson

Title: Authorized Representative

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