

**Electronic Articles of Organization
For
Florida Limited Liability Company**

**L02000004869
FILED
March 01, 2002
Sec. Of State**

Article I

The name of the Limited Liability Company is:

J & R CREDIT, LLC

Article II

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

3441 EXCALIBUR WAY EAST
JACSONVILLE, FL. 32223

The mailing address of the Limited Liability Company is:

3441 EXCALIBUR WAY EAST
JACSONVILLE, FL. 32223

Article III

The name and Florida street address of the registered agent is:

JOSEPH E WOLFE
3441 EXCALIBUR WAY EAST
JACKSONVILLE, FL. US 32223

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, 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.

Registered Agent Signature: JOSEPH E WOLFE

Article IV

The Limited Liability Company is a manager managed company

Article V

The name and address of members/managers are:

Title: MGR
JOSEPH E WOLFE
3441 EXCALIBUR WAY EAST
JACKSONVILLE, FL. US 32223

Title: MGR
RODNEY BRUNELLE
2004 FROGMORE ST
MIDDLEBURG, FL. US 32068

Signature of member or an authorized representative of a member

Signature: JOSEPH E WOLFE