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To:

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Account Name

: INCORPORATE USA

Account Number : I19990000065

Phone

: (727)784-1458

Fax Number

: (727)781-6566

JIVISION OF CORPORATION

LIMITED LIABILITY COMPANY

JUST US CREDIT SOLUTIONS, LLC

Certificate of Status	0
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ARTICLES OF ORGANIZATION FOR LIMITED LIABILITY COMPANY

OF

JUST US CREDIT SOLUTIONS, LLC

The undersigned subscriber to these Articles of Organization is a natural person competent to contract and hereby for a Limited Liability Company for profit under Chapter 608.407 of the Florida Statutes.

ARTICLE 1 - NAME

The name of the Limited Liability Company is:

JUST US CREDIT SOLUTIONS, LLC

ARTICLE 2 - ADDRESS

The address of the principal office of this Limited Liability Company is 9951 ATLANTIC BLVD., STE 410, JACKSONVILLE, FLORIDA 32225 and the mailing address is P.O. BOX 1495, HILLIARD, FLORIDA 32041.

ARTICLE 3 - DURATION

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

ARTICLE 4 - MANAGEMENT:

The Limited Liability Company is to be managed by a manager or managers and the name(s) and Address(es) of such manager(s) is/are:

DARIN A. McDONALD P.O. BOX 1495, HILLIARD, FLORIDA 32041

JOHN F. MARTIN PO BOX 7902

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ARTICLE 5 - REGISTERED OFFICE AND REGISTERED AGENT

The initial address of registered office of this Limited Liability Company is the offices of FINANCIAL FOUNDATIONS, INC., 3150 SANDY RIDGE DRIVE, CLEARWATER, FLORIDA 33761. The name and address of the registered agent of this Limited Liability Company is FINANCIAL FOUNDATIONS, INC., doing business at 3150 SANDY RIDGE DRIVE, CLEARWATER, FLORIDA 33761.

ARTICLE 6 - EFFECTIVE DATE

These Articles of Organization shall be effective immediately upon approval of the Secretary of State, State of Florida.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Organization under the laws of the State of Florida, this 9 th day of April, 2002.

JOHN F. MARTIN

Authorized Representative

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF ORGANIZATION

FINANCIAL FOUNDATIONS, INC., doing business in the State of Florida, having a business office identical with the registered office of the Limited Liability Company named above, and having been designated as the Registered Agent in the above and foregoing Articles of Organization, is familiar with and accepts the obligations of the position of Registered Agent under Section 608.415 OR 608.507, Florida Statutes.

Financial Foundations, Inc., IN THE STATE OF FLORIDA

JOHN F. MARTIN, PRESIDENT

For Financial Foundations, Inc.

JOHN F. MARTIN PO BOX 7902 H02000079768 6