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GILL & ASSOCIATES, P.A.
ATTORNEYS & COUNSELORS AT LAW

1499 W. Palmetto Park Road
Suite 312
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Tel. (561) 620-3811
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May 1, 2002

Secretary of State
THE CAPITOL
P O. Box 6327
Tallahassee, Florida 32314

900005462049--8
-05/06/02--01052--012
****125.00 ****125.00

RE: Articles of Organization of Latin America Credit Bureau LLC

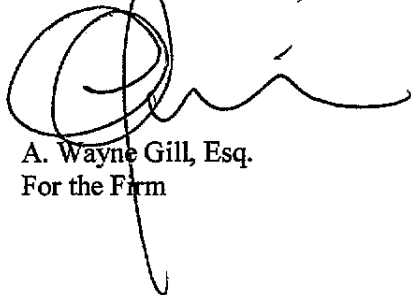
Dear Sir or Madam:

Enclosed please find the Articles of Organization for Latin America Credit Bureau, LLC. Our filing fee of \$125.00 is also enclosed.

Should you have any questions please feel free to contact me.

Very truly yours,

GILL & ASSOCIATES, P.A.



A. Wayne Gill, Esq.
For the Firm

FILED
2002 MAY - 6 AM 8:53
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

BRYAN MAY 10 2002

**ARTICLES OF ORGANIZATION
OF
LATIN AMERICA CREDIT BUREAU, LLC**

The undersigned, acting as a member and authorized representative hereby files this Articles of Organization of LATIN AMERICA CREDIT BUREAU, LLC as a State limited liability company pursuant to Florida Statute Section 608.407.

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

ARTICLE I

Name

The name of the limited liability company shall be **Latin America Credit Bureau.**

ARTICLE II

Principal Place of Business and Mailing Address

The principal place of business and the mailing address of the limited liability company shall be:

1881 Washington Avenue Ste. 5D
Miami Beach FL 33139

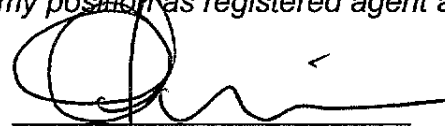
ARTICLE III

Initial Registered Agent

The name and street address if the initial registered agent of this limited liability company is:

A. Wayne Gill, Esq.
Gill & Associates, P.A.
1499 West Palmetto Park Road, Suite 312
Boca Raton, FL 33486

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 as provided for in Chapter 608, F.S.



Registered Agent's Signature

ARTICLE IV
Management

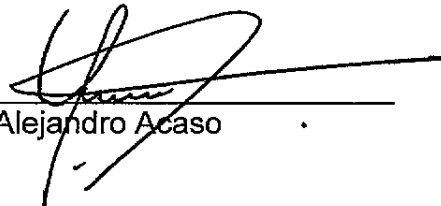
The Company is to be member-managed.

ARTICLE V
Miscellaneous

Any matter not contained herein, shall be governed according to the Operating Agreement and if not in the Operating Agreement, pursuant to Statute.

24 The undersigned member has executed these Articles of Organization the day of April, 2002.

Signature of Member:


Alejandro Acaso

04-24-02
Date

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TALLAHASSEE, FLORIDA