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G & A Gill & Associates, P.A.
Attorneys & Counselors at Law

200 Congress Park Drive
Suite 210
Delray Beach FL 33445
Tel: 561-454-0301
Fax: 561-266-9158

May 20, 2002

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

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*****125.00 *****125.00

RE: Articles of Organization of Coverclub, LLC

Dear Sir/Madam:

Enclosed please find the Articles of Organization for Latin America Credit Bureau LLC.
Our filing fee for \$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.

AWG/cw
enc.

FILED
02 MAY 28 AM 10:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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**ARTICLES OF ORGANIZATION
OF
COVERCLUB, LLC**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I

The name of the Limited Liability Company is: COVERCLUB, LLC

ARTICLE II

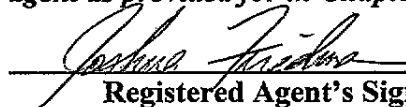
The mailing address and street address of the principle office of the Limited Liability Company is: 550 11th Street, Suite 108, Miami Beach, FL 33139

ARTICLE III

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

Joshua Friedman
Gill & Associates, P.A.
1499 W. Palmetto Park Road, Suite 312
Boca Raton, Florida 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

This Limited Liability Company may engage in any activity or business permitted under the laws of the State of Florida.

ARTICLE V

This Limited Liability Company shall commence its existence immediately upon filing of these Articles of Organization and shall exist perpetually thereafter unless sooner dissolved according to law.

ARTICLE VII

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

In accordance with Section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true. Dated this 14th day of March, 2002.



Signature

Printed Name: Alejandro Acaso

ARTICLE VIII

The private property of the members shall not be subject to payment of the Limited Liability Company's debts in any event.

ARTICLE IX

This Limited Liability Company shall indemnify and may insure its members to the fullest extent permitted by law either now or hereafter

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