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October 2, 2002

Secretary of State
Division of Corporations
Post Office Box 6327
409 East Gaines Street
Tallahassee, Florida 32314

(4) 10/7 FULL

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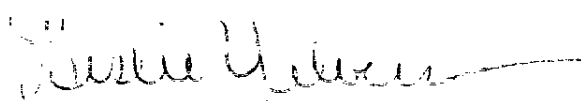
Re: *Credit Repair/Housing, LLC*

To Whom It May Concern:

Enclosed please find for filing the Articles of Organization for Credit Repair/Housing, LLC. I have also enclosed a check in the amount of \$125.00 to cover the filing fee for this new Florida limited liability company and for the designation of Registered Agent fee.

If you have any questions or comments, please do not hesitate to contact my office at the telephone number and address provided in my letterhead. Thank you for your assistance in this matter.

Sincerely,



Leslie Yelverton
Secretary to Abel A. Putnam

Enclosures

FILED
02 OCT -7 AM 9:18
SECRETARY OF STATE
TALLAHASSEE FLORIDA

**ARTICLES OF ORGANIZATION
OF
CREDIT REPAIR/HOUSING, LLC**

**ARTICLE I
NAME AND PRINCIPAL PLACE OF BUSINESS**

The name of this limited liability company is Credit Repair/Housing, LLC; the physical address of its principal office is 2010 W. Highway 92, Auburndale, Polk County, Florida 33823; and its mailing address is P. O. Box 1693, Auburndale, Polk County, Florida 33823.

**ARTICLE II
PURPOSES**

This limited liability company is organized for the purpose of and shall have the power to engage in any activity or business authorized under the Florida Statutes and, in general, to carry on any and all incidental business, to have and exercise all the powers conferred by the laws of the State of Florida, and to do any and all things set forth in these Articles to the same extent as a natural person might or could do.

**ARTICLE III
MANAGEMENT AND EXERCISE OF POWERS**

Management of this limited liability company is reserved to the members. The powers of this limited liability company shall be exercised by or under the authority of, and the business and affairs shall be managed under, the direction of the members of this limited liability company.

This Article may be amended from time to time in accordance with the regulations of this limited liability company by majority vote of the members.

**ARTICLE IV
DURATION**

Except as provided below, this limited liability company shall exist in perpetuity or until dissolved in a manner provided by law or as provided in the regulations adopted by the members.

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SECRETARY OF STATE
ALACHUA COUNTY, FLORIDA

ARTICLE V
MEMBERSHIP

New members of this limited liability company may only be admitted upon unanimous consent. Contributions required of new members shall be determined as of the time of admission to this limited liability company.

A member's interest in this limited liability company may not be sold, assigned, transferred, or conveyed without unanimous written consent of all members, and an assignee of an interest in this limited liability company may become a member only upon consent of all existing members.

ARTICLE VI
INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of this limited liability company is 500 S. Florida Avenue, Suite 200, Lakeland, Polk County, Florida 33801, and the name of the initial registered agent of this limited liability company at that address is Abel A. Putnam.

ARTICLE VII
AMENDMENTS

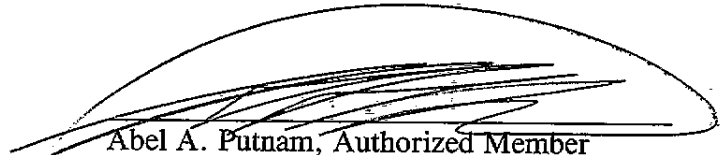
This limited liability company reserves the right to amend or repeal any provisions contained in this Articles of Organization or any amendment thereto upon an affirmative vote of the members representing a majority of then outstanding contributed and not returned capital of this limited liability company.

IN WITNESS WHEREOF, the undersigned, being the authorized representative of at least one member of this limited liability company, certifies that this instrument constitutes the Articles of Organization of Credit Repair/Housing, LLC.

Having been designated as registered agent and to accept service of process for the above-stated limited liability company at the address designated in this document, I hereby accept this appointment 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, Florida Statutes.

Executed this 30th day of September, 2002.

A large, stylized handwritten signature in black ink, consisting of several overlapping loops and horizontal strokes.

Abel A. Putnam, Authorized Member
Representative and Registered Agent

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