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Florida Department of State
Division of Corporations
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DIVISION OF CORPORATIONS

LIMITED LIABILITY COMPANY

jca financing, L.L.C.

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ARTICLES OF ORGANIZATION

OF

JCA FINANCING, L.L.C.

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, F.S. Chapter 608, hereby make, acknowledge, and file the following Articles of Organization.

ARTICLE I - NAME

The name of the limited liability company shall be JCA FINANCING, L.L.C. ("Company").

ARTICLE II - ADDRESS

The mailing address and street address of the principal office of the company shall be 2100 Salzedo Street, Suite 300, Coral Gables, Florida 33134.

ARTICLE III - DURATION

The company shall commence its existence on the date these Articles of Organization are filed by the Florida Department of State. The company's existence shall be perpetual, unless the company is earlier dissolved as provided in these Articles of Organization.

ARTICLE IV - REGISTERED OFFICE AND AGENT

The name and street address of the Registered Agent of the company in the State of Florida is CARLOS E. PADRON, 2100 Salzedo Street, Suite 300, Coral Gables, Florida 33134.

THIS INSTRUMENT PREPARED BY:

Carlos E. Padron, ESQUIRE

Wln & Padron, P.A.

2100 Salzedo Street

Suite 300

CORAL GABLES, FL. 33134

TELEPHONE (305) 461-4838

FLORIDA BAR #866997

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CLERK OF THE CIRCUIT COURT
IN AND FOR THE COUNTY OF DADE
FLORIDA

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ARTICLE V - ADDITIONAL CAPITAL CONTRIBUTIONS

Each member shall make additional capital contributions to the company only on the unanimous consent of all the members.

ARTICLE VI - ADMISSION OF NEW MEMBERS

No additional members shall be admitted to the company except with the unanimous written consent of all the members of the company and on such terms and conditions as shall be determined by all the members. A member may transfer his or her interest in the company as set forth in the regulations of the company, but the transferee shall have no right to participate in the management of the business and affairs of the company or become a member unless all the other members of the company other than the member proposing to dispose of his or her interest approve of the proposed transfer by unanimous written consent.

ARTICLE VII - TERMINATION OF EXISTENCE

The company shall be dissolved on the death, bankruptcy, or dissolution of a member or manager, or on the occurrence of any other event that terminates the continued membership of a member in the company, unless the business of the company is continued by the consent of all the remaining members, provided there are at least two remaining members.

ARTICLE VIII - MANAGEMENT

The company shall be managed by a manager in accordance with regulations adopted by the members for the management of the business and affairs of the company. These regulations may contain any provisions for the regulation and management of the affairs of the company not inconsistent with law or these articles of organization. The name and address of the initial managers of the company signing these Articles is:

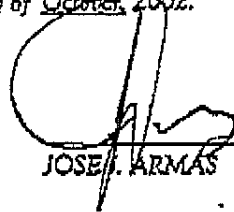
JOSE J. ARMAS
395 Casuarina Concourse
Coral Gables, Florida 33143

FILED
OCT 10 PM 3:16
CLERK OF DISTRICT COURT
SOUTH DEDOT

ARTICLE IX - INDEMNIFICATION AND LIABILITY

The Company may, as determined by the managers of the Company, indemnify and advance expenses to a Member, Manager, employee or agent of the Company in connection with any proceeding, to the extent permitted by and in accordance with applicable laws and statutes and the regulations of the Company.

IN WITNESS WHEREOF, the undersigned organizers have made and subscribed these Articles of Organization in Miami, Florida, on this 10th day of October, 2002.


JOSE J. ARMAS

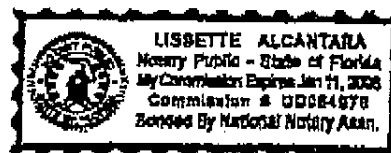
STATE OF FLORIDA)

COUNTY OF MIAMI-DADE) ss.

Before me, a Notary Public authorized in the State and County set forth above, personally appeared JOSE J. ARMAS known to me and known by me to be the persons, who, as organizers, executed the foregoing Articles of Organization and acknowledged before me that they executed those Articles of Organization.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 10th day of October, 2002.


NOTARY PUBLIC, State of Florida
Printed Name of Notary Public
My Commission Expires:

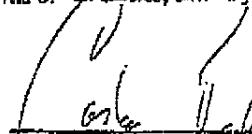


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NOTARY PUBLIC
STATE OF FLORIDA

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ACCEPTANCE OF REGISTERED AGENT

The undersigned, being the person named in the articles of organization of ICA FINANCING, L.L.C., as the Registered Agent of this limited liability company, hereby consents to accept service of process for the above stated company at the place designated in the Articles of Organization, and accepts the appointment as Registered Agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of his or her duties, and is familiar with and accept the obligations of the position of Registered Agent.


 CARLOS E. PADRON

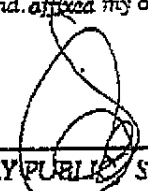
Registered Agent

STATE OF FLORIDA)

COUNTY OF MIAMI-DADE) ss.

Before me, a Notary Public authorized in the State and County set forth above, personally appeared CARLOS E. PADRON known to me and known by me to be the person, who, as registered agent and organizer, executed the foregoing Acceptance and acknowledged before me that he executed same knowingly and voluntarily.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this ___ day of October, 2002.


 NOTARY PUBLIC State of Florida

Printed Name of Notary Public

My Commission Expires:



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