

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L02000031867
FILED 8:00 AM
November 26, 2002
Sec. Of State

Article I

The name of the Limited Liability Company is:

ALL RISK COLLECTION SERVICES, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

P.O. BOX 85066
HALLANDALE, FL. 33009

The mailing address of the Limited Liability Company is:

P.O. BOX 85066
HALLANDALE, FL. 33009

Article III

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

RUBINTON & LAUFER, LLC
2200 HOLLYWOOD BOULEVARD
FIRST FLOOR
HOLLYWOOD, FL. 33020

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.

Registered Agent Signature: ALICIA LYONS LAUFER

Article IV

The name and address of managing members/managers are:

Title: MGR
ALL RISK HOLDING, LLC
P.O. BOX 85066
HALLANDALE, FL. 33009

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Signature of member or an authorized representative of a member

Signature: ALICIA LYONS LAUFER