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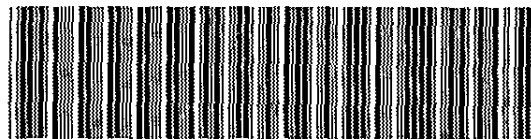
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J. BRYAN DEC 2 2002

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November 19, 2002

Florida Department of State
P.O. Box 6327
Tallahassee, FL 32314

Re: AMERICAN BUSINESS CONCEPTS, L.L.C.

To whom it may concern:

Enclosed you will find the original copy of the Articles of Organization for the Florida Limited Liability Company, AMERICAN BUSINESS CONCEPTS, L.L.C. I have also enclosed a check in the amount \$ 125.00, made payable to Florida Department of State for the filing fees and designation of resident agent. If you are in need of additional information or have any questions feel free to contact me.

Sincerely yours,



Brandy L. Goodnough
Legal Assistant to H. Bart Fleet
E-mail: brandy@bartfleet.com

/bg
Enclosure as indicated

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TALLAHASSEE, FLORIDA

**ARTICLES OF ORGANIZATION
OF
AMERICAN BUSINESS CONCEPTS ,L.L.C.**

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TALLAHASSEE, FLORIDA

The undersigned, pursuant to the provisions of Chapter 608 of the Florida Statutes, for the purpose of forming a limited liability company under the laws of the State of Florida, do set forth the following:

ARTICLE I - NAME

The name of this limited liability company is AMERICAN BUSINESS CONCEPTS ,L.L.C. (the "Company").

ARTICLE II - PERIOD OF DURATION

The period of duration of the Company shall be from the date of filing these Articles with the Department of State until the first to occur of the following:

- (i) Thirty (30) years from the date of filing of these Articles of Organization with the Department of State, or
- (ii) Dissolution of the Company pursuant to provisions of the Florida Limited Liability Company Act.

ARTICLE III - PURPOSE

The purpose for which the Company is to market check cards. The Company shall have all of the powers vested in a limited liability company organized and existing by virtue of such laws.

ARTICLE IV - ADDRESS OF INITIAL PRINCIPAL OFFICE OF COMPANY

The mailing address and street address of the initial principal office in Florida for the Company is c/o Jim Boswell, Post Office Box 1180, Ft. Walton Beach, Florida 32549.

ARTICLE V - INITIAL REGISTERED AGENT

The name and street address of the initial registered agent in Florida for the Company is
H. Bart Fleet, 1201 Eglin Parkway, Shalimar, Florida 32579.

ARTICLE VI - ADDITIONAL MEMBERS

An interest of a Member of the Company may be transferred or assigned to such extent and in the manner provided in the Operating Agreement. However, if all of the remaining Members of the Company do not approve of such proposed transfer or assignment by unanimous written consent, the transferee or assignee of the interest of such Member shall have no right to participate in the management of the business and affairs of the Company or to become a Member and in such case the transferee or assignee shall be entitled to receive only the share of profits or other compensation by way of income and the return of contributions to which the transferee Member would otherwise be entitled.

ARTICLE VII- CONTINUITY OF BUSINESS

Upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a Member or the occurrence of any other event which terminates the continued membership of a Member in the Company, the business of the Company shall not be continued and the Company shall be dissolved unless there is obtained within thirty (30) days thereafter the consent of all the remaining Members of the Company to a continuation thereof.

ARTICLE VIII- MANAGEMENT

The Company is to be managed by an operating manager or managers. The name and address of the initial operating manager who is to serve as the operating manager until the first Annual Meeting of Members or until such party's successor is duly elected and qualified is Jim Boswell, Post

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2007 NOV 27 PM 12:11
JIM BOSWELL CORPORATION
TALLAHASSEE, FLORIDA

Office Box 1180, Ft. Walton Beach, Florida 32549.

ARTICLE IX - INDIVIDUALS FORMING COMPANY

The names and addresses of the Members forming this Company are as follows:

Jim Boswell
Post Office Box 1180
Ft. Walton Beach, Florida 32549

and their authorized representative for purposes of executing these Articles of Organization is H.
Bart Fleet.

IN WITNESS WHEREOF, the undersigned has executed these Articles on the 25th day of
November, 2002, as the authorized representative for the Members of the Company identified above.

By:

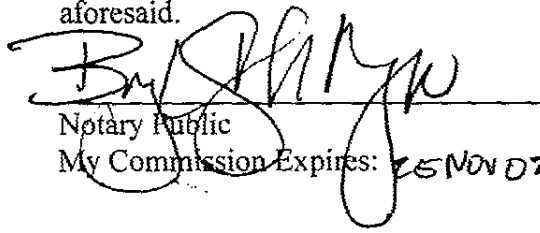

H. Bart Fleet, Authorized Representative

STATE OF FLORIDA

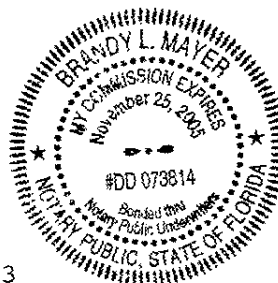
COUNTY OF OKALOOSA

On this 25th day of November, 2002, before me personally appeared H. Bart Fleet, the
authorized representative of the Members of the Company, a Florida Limited Liability Company to
be formed, to me personally known to be the person who executed the foregoing, and acknowledged
before me that he executed the same for the purposes expressed therein.

IN WITNESS WHEREOF, I have hereunto set my hand and seal in the County and State
aforesaid.


Notary Public

My Commission Expires: 25 NOV 02



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2002 NOV 27 PM 12:4
BRANDY L. MAYER
TALLAHASSEE, FLORIDA

ACCEPTANCE BY THE REGISTERED AGENT

I, H. Bart Fleet, hereby accept appointment as Registered Agent for the American Business Concepts, L.L.C., and do hereby understand and accept the obligation of the position, and acknowledge my acceptance with my signature below on this 25th day of November, 2002.


H. Bart Fleet, Registered Agent

THIS INSTRUMENT PREPARED BY:

H. Bart Fleet
1201 Eglin Parkway
Shalimar, FL 32579

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TALLAHASSEE, FLORIDA