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LIMITED LIABILITY AMENDMENT

BETA CREDIT MANAGEMENT, LLC

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**ARTICLES OF AMENDMENT TO
ARTICLES OF ORGANIZATION**

**BETA CREDIT MANAGEMENT, LLC
Florida limited liability company**

The undersigned, being the Manager of BETA CREDIT MANAGEMENT, LLC, a Florida limited liability company (the "Company"), hereby certifies that the Articles of Organization of the Company are modified and amended by these Articles of Amendment (the "Amendment"), as follows:

1. Article VIII of The Articles of Organization of the Company are hereby modified to provide that effective as of the date of this Amendment the named Managing Member shall be as set forth below:

SILVER RIVER, LLC

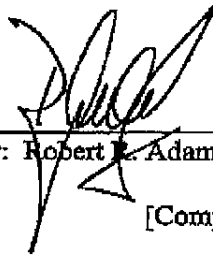
2. In all other regards, all of the articles, terms and conditions of the Articles of Organization of the Company not modified by this Amendment are hereby ratified and confirmed and shall remain in full force and effect. In the event of a conflict between the articles, terms and conditions of this Amendment and the Articles of Organization of the Company, the terms of this Amendment shall control. This Amendment shall be binding upon the Manager, all of the Members and officers of the Company and their respective heirs, legal representatives, successors and assigns.

3. The foregoing Amendment was approved by the Members of the Company. The original date of filing of the Articles was January 30, 2003.

IN WITNESS WHEREOF, the undersigned, being the managing member of the Company, has hereunto set his hands and affixed the Company's seal this 20th day of September, 2004.

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By: Robert L. Adams, Esq., as attorney-in-fact

[Company Seal]

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