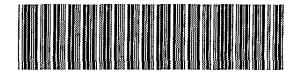
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Julie S. Nusa — 1724 Arbor Lakes Circle — Sanford, FL 32771
(City/State/Zip/Phone #)
(Orey Outor Elph Hollow)
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COVER LETTER

March 15, 2003

Registration Section Division of Corporations Post Office Box 6327 Tallahassee, FL 32314

Re: American Credit Audit

Department of State:

I have provided my name, address and daytime telephone number as required:

Julie S. Nuss 1724 Arbor Lakes Circle Sanford, FL 32//1 (407) 324-9882

Sincerely,

Julie & Nuce

ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILTY COMPANY

ARTICLE I

The name of the Limited Liability Company is:

American Credit Audit LLC

ARTICLE II

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

Julie S. Nuss 1724, Arbor Lakes Circle Sanford, Florida 32771

ARTICLE III

true.

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

Julie S. Nuss 1724 Arbor Lakes Circle Sanford, FL 32771

Having been named as registered agent and to accept service of process for the above state 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 as provided for in Chapter 608, F.S.

In accordance with section 608.408(3), Florida Statutes the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are

Julie S. Nuss / Member