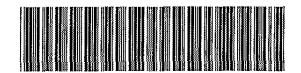
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April 6, 2003

Via Federal Express

Please process the enclosed new LLC. If you should need to reach me, my name is Deborah Small and I am physically located at 7701 NW 56 Ave. #2, Pompano Beach, FL 33073 and I can be reached at 954-422-1738 during the day.

Ahank you.

Deborah Small

ED TOTAL

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ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:

The name of the Limited Liability Company is: Express Lenders LLC

ARTICLE II - Address:

The mailing address and street address of the principal office of the Limited Liability Company is: mailing: 20423 State Rd. 6, F6-391, Boca Raton, FL 33498

Physical: 7701 NW 56 Ave. #2, Pompano Beach, FL 33073

ARTICLE III - Registered Agent, Registered Office, & Registered Agent's Signature:

The name and th	ne Florida street address of the 1	registered agent are:	THE THE
	Leander M. Small		皇事子方
Na		Name	- 2 0 m N.
	22083 Flower Dr.	`	三
Florida street address (P.O. Box NOT acceptable)		- Co.	
	Boca Raton,	_{FL} 33428	
	City,	State, and Zip	-

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 as provided for in Chapter 608, F.S.

Pegistered Agent's Signature

ARTICLE IV - Effective Date:

The Effective Date of the Limited Liability Company is:

4/7/03

Signature of a member or an authorized representative of a member.

(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 true.)

Deborah Small

Typed or printed name of signee

Filing Fees:

\$100.00 Filing Fee for Articles of Organization

\$ 25.00 Designation of Registered Agent

\$ 30.00 Certified Copy (Optional)

\$ 5.00 Certificate of Status (Optional)