

L03000028563

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Law Offices

NEISER & NEISER, P.A.

SouthTrust Bank Building, Suite 910

150 Second Avenue North

St. Petersburg, FL 33701

(727) 823-1818

FACSIMILE (727) 822-3706

neiserandneiser@ij.net

DAVID D. NEISER

Board Certified Civil Trial Lawyer

RICHARD W. NEISER

Certified Civil Mediator

28 July 2003

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

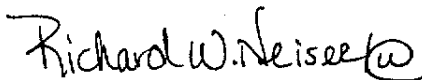
**RE: ARTICLES OF ORGANIZATION FOR:
Universal Debt Solutions, LLC**

Dear Sir or Madam:

Enclosed is an original and one (1) copy of the above referenced *Articles of Organization* for the above referenced Florida Limited Liability Company. Additionally, enclosed is our firm's check #2860 in the amount of \$125.00 made payable to the Florida Department of State.

Should you require anything further, please do not hesitate to contact me.

Very truly yours,



Richard W. Neiser

RWN/ucm

Enclosures as stated

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ARTICLES OF ORGANIZATION FOR FLORIDA LIMITED LIABILITY COMPANY

ARTICLE I - Name:

The name of the Limited Liability Company is: **Universal Debt Solutions, LLC**

ARTICLE II - Address:

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

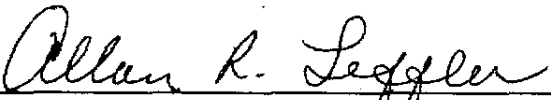
**989 Georgia Avenue
Palm Harbor, FL 34684**

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

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

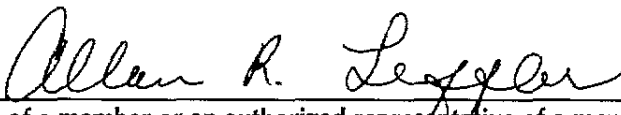
**Allan R. Leffler
989 Georgia Avenue
Palm Harbor, FL 34684**

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designed 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.


Registered Agent's Signature

ARTICLE IV - Management:

- The Limited Liability Company is to be managed by one manager or more managers and is, therefore, a manager - managed company.


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 and affirmation under the penalties of perjury that the facts stated herein are true.)

Allan R. Leffler
Typed or printed name of signee

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