Electronic Articles of Organization For Florida Limited Liability Company

L03000037404 FILED 8:00 AM October 01, 2003 Sec. Of State

Article I

The name of the Limited Liability Company is: AUTOMATED CHECK RECOVERY, LLC

Article II

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

6621 SOUTHPOINT DR NORTH STE 300 JACKSONVILLE, FL. US 32216

The mailing address of the Limited Liability Company is:

6621 SOUTHPOINT DR NORTH STE 300 JACKSONVILLE, FL. US 32216

Article III

The purpose for which this Limited Liability Company is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

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

CORPORATION SERVICE COMPANY 1201 HAYS STREET TALLAHASSEE, FL. 32301

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.

Registered Agent Signature: DEBORAH D. SKIPPER

Article V

The name and address of managing members/managers are:

Title: MGRM OCENTURE PO BOX 1559

PONTE VEDRA BEACH, FL. 32004 US

Title: MGRM OMNI MORTGAGE GROUP, INC. 336 VALLEY ROAD LAWRENCEVILLE, GA. 30044 US

Title: MGRM

BALANCED BENEFITS, INC. 426 TOWNE VALLEY DRIVE WOODSTOCK, GA. 30188 US

Signature of member or an authorized representative of a member

Signature: FRASER BURNS

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