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221 N. CAUSEWAY
NEW SMYRNA BEACH, FL, 32169-5239
386-427-5227
(FAX) 386-423-3909
e-mail: HSpencePA@aol.com

June 23, 2004

Department of State Corporate Records Bureau 409 E. Gaines Street Tallahassee, FL 32301

Re:

Pay It Forward, L.L.C.

Dear Sir:

Enclosed are the original and one copy of the Articles of Organization of the above limited liability company. We have also enclosed a check in the amount of \$155.00 for the filing fee and one certified copy.

Please process this at your earliest opportunity and return the certified copy of the Articles of Organization to this office.

Thank you for your assistance. If you have any questions, please do not hesitate to contact my office.

Very truly yours,

Hal Spence

HS/tm

Enclosures

ARTICLES OF ORGANIZATION OF PAY IT FORWARD, L.L.C.

The undersigned, for the purpose of forming a limited liability Company under the Florida Limited Liability Company Act, F.S. Chapter 608, hereby make, acknowledge, and file the following Articles of Organization.

ARTICLE I - NAME

The name of the limited liability Company shall be Pay It Forward, L.L.C. ("Company").

ARTICLE II - ADDRESS OF PRINCIPAL OFFICE

The mailing and street address of the principal office of the limited liability Company is 739 Hunt Club Trail, Port Orange, FL 32127.

ARTICLE III - DURATION

The Company shall commence its existence on the date these Articles of Organization are filed by the Florida Department of State. The Company's existence shall terminate not later than perpetual, unless the Company is earlier dissolved as provided in these Articles of Organization.

ARTICLE IV - PURPOSES AND POWERS

The general purpose for which the Company is organized is to engage and to transact any lawful business for which a limited liability Company may be organized under the laws of the State of Florida. The Company shall have all the powers granted to a limited liability Company under the laws of the State of Florida.

ARTICLE V - REGISTERED OFFICE AND AGENT

The name and Florida street address of the limited liability company's registered agent is Bryan J. Disbrow, 739 Hunt Club Trail, Port Orange, FL 32127.

ARTICLE VI - CAPITAL CONTRIBUTIONS

The members of the Company shall contribute to the capital of the Company the cash or property set forth in Exhibit "A."

ARTICLE VII - ADDITIONAL CAPITAL CONTRIBUTIONS

Each member shall make additional capital contributions to the Company only on the unanimous consent of all the members.

ARTICLE VIII - ADMISSION OF NEW MEMBERS

No additional members shall be admitted to the Company except with the unanimous written consent of all the members of the Company and upon such terms and conditions as shall be determined by all the members. A member may transfer his or her interest in the Company as set forth in the regulations of the Company, but the transferee shall have no right to participate in the management of the business and affairs of the Company or become a member unless all the other members of the Company other than the member proposing to dispose of his or her interest approve of the proposed transfer by unanimous written consent.

ARTICLE IX - TERMINATION OF EXISTENCE

The Company shall be dissolved on the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or manager, or upon the occurrence of any other event that terminates the continued membership of a member in the Company, unless the business of the Company is continued by the consent of all the remaining members.

ARTICLE X - MANAGEMENT

The Company shall be managed by the members in accordance with regulations adopted by the members for the management of the business and affairs of the Company. These regulations may contain any provisions for the regulation and management of the affairs of the Company not inconsistent with law or these Articles of Organization. The names and addresses of the members of the Company are:

NAME Bryan J. Disbrow, Managing Member	ADDRESS 739 Hunt Club Trail Port Orange, FL 32127
Kathryn A. Disbrow	739 Hunt Club Trail Port Orange, FL 32127
Kenneth Porter	P. O. Box 2331

IN WITNESS WHEREOF, the undersigned organizers have made and subscribed these

Articles of Organization at New Smyrna Beach, Volusia County, Florida, for the foregoing uses

and purposes this _____ day of June, 2004.

Bryan . Disbrow, Managing Member

New Smyrna Beach, FL 32170

Kathryn A. Disbrow

Kenneth Porter

STATE OF FLORIDA COUNTY OF VOLUSIA

BEFORE ME personally appeared BRYAN J. DISBROW, KATHRYN A. DISBROW, and KENNETH PORTER, to me well known to be the organizers of the above limited liability Company and who subscribed the above Articles of Organization, and they freely and voluntarily acknowledged before me according to law that they made the same for the uses and purposes mentioned and set forth in it.

IN WITNESS WHEREOF, I have set my hand affixed my official seal this the <u>fine day of June</u>, 2004.

Notary Public

Printed Name of Notary Public

Personally known
Produced Identification

Type of Identification Produced

ACCEPTANCE OF REGISTERED AGENT

The undersigned, being the person named in the Articles of Organization of Pay It Forward, L.L.C., as the registered agent of this limited liability Company, hereby consents to his appointment as registered agent of the Company.

Bryan J. Disbrow

Registered Agent

EXHIBIT "A"

Kathryn A. Disbrow	\$45.00
Bryan J. Disbrow	\$45.00
Kenneth Porter	\$10.00