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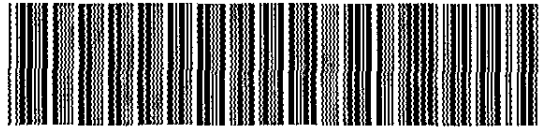
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04 AUG 20 PM 1:01
TALLAHASSEE, FLORIDA

TRANSMITTAL LETTER

TO: Registration Section
Division of Corporations

SUBJECT: CREDICO, LLC
(Name of Limited Liability Company)

The enclosed Articles of Organization and fee(s) are submitted for filing.

Please return all correspondence concerning this matter to the following:

Linda Burr
(Name of Person)

CRAMER, HABER & McDONALD, PA
(Firm/Company)

1311 N. CHURCH AVE
(Address)

TAMPA, FL 33607
(City/State and Zip Code)

For further information concerning this matter, please call:

Linda Burr at 813 876-8320
(Name of Person) (Area Code & Daytime Telephone Number)

SEVEN
TALLAHASSEE, FLORIDA

04 AUG 20 PM 1:02

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STREET ADDRESS:
Registration Section
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

MAILING ADDRESS:
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

ARTICLES OF ORGANIZATION
FOR
A FLORIDA LIMITED LIABILITY COMPANY

Pursuant to Chapter 608, Florida Statutes, the undersigned certify that we have associated ourselves together for the purpose of becoming a Limited Liability Company under the laws of the State of Florida, providing for the formation, rights, privileges, and immunities of Limited Liability Companies for profit. We further declare that the following Articles of Organization shall serve as the authority for the conduct of business of the Limited Liability Company.

ARTICLE I:
NAME

The name of the Limited Liability Company shall be **CREDICO, LLC**

ARTICLE II:
ADDRESS

The mailing address and the street address of the principal office of the limited liability company is 1311 North Church Avenue, Tampa, Florida 33607.

ARTICLE III:
DURATION

The limited liability company shall have a perpetual existence.

ARTICLE IV:
MANAGEMENT

The Limited Liability Company is to be managed by the members and the names and addresses of the managing members are:

Richard M. Haber
1311 North Church Avenue
Tampa, Florida 33607

Robert L. McDonald, Jr.
1311 North Church Avenue
Tampa, Florida 33607

Michael B. Haber
1311 North Church Avenue
Tampa, Florida 33607

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04 AUG 20 PM 1:02
CLERK OF DISTRICT COURT
TALLAHASSEE, FLORIDA

ARTICLE V:
ADMISSION OF ADDITIONAL MEMBERS

The Limited Liability Company may admit additional members from time to time as the existing members may desire. Admission shall be by a majority consent of the existing members.

ARTICLE VI:
MEMBERS RIGHTS TO CONTINUE BUSINESS

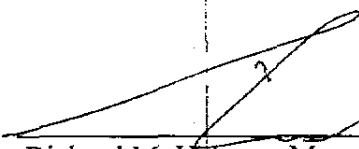
The Limited Liability Company may continue conducting business with the written unanimous consent of all remaining member upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of any existing member.

ARTICLE VII:
REGISTERED AGENT/REGISTERED OFFICE

The name and address of the registered agent and office is:

Cramer, Haber & McDonald, P.A.
1311 North Church Avenue
Tampa, Florida 33607

IN WITNESS WHEREOF, the parties hereto have executed these Articles of Organization on 17 day of August, 2004 and affirm that the facts stated herein are true.


Richard M. Haber, a Managing Member

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08 AUG 20 PM 1:00
CLERK OF
TALLAHASSEE COUNTY

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in these articles, 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.


Signature

August 17, 2004
Date