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To:  
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Fax Number : (850) 205-0383

From:  
Account Name : CORPORATE CREATIONS INTERNATIONAL INC.  
Account Number : 110432003053  
Phone : (305) 672-0686  
Fax Number : (305) 672-9110

## LIMITED LIABILITY COMPANY

### Choice Lending Group LLC

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## ARTICLES OF ORGANIZATION

### Article I. Name

The name of this Florida limited liability company is:  
Choice Lending Group LLC

### Article II. Address

The Company's street and mailing address is:  
Choice Lending Group LLC  
32 SW 5th Avenue  
Delray Beach FL 33444

### Article III. Registered Agent

The name and street address of the Company's registered agent is:  
John Capiro  
32 SW 5th Avenue  
Delray Beach FL 33444

### Article IV. Transferability of Membership Interests

No members shall have the right to assign their membership interests in the Company without the written agreement of all of the membership interests, unless otherwise provided in the Company's Operating Agreement. If the assignment is not approved by all of the membership interests, the assignee shall have no right to become a member, to participate in the management of the Company, or to exercise any other rights or powers of a member. The assignee shall merely be entitled to receive the share of profits and other distributions and the allocation of income, gain, loss deduction, credit or similar item to which the assignor was entitled, to the extent assigned.

Corporate Creations International Inc.  
941 Fourth Street  
Miami Beach FL 33139  
(305) 672-0686

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Article V. Management

This will be a manager-managed company. The name and address of each manager is:

JUAN C. RESTREPO  
32 SW 5th Avenue Delray Beach FL 33444  
JOHN CAPIRO  
32 SW 5th Avenue Delray Beach FL 33444

Article VI. Company Existence

The Company's existence shall begin effective as of August 24, 2004.

The undersigned authorized representative of a member executed these Articles of Organization on August 24, 2004.

  
CORPORATE CREATIONS INTERNATIONAL INC.  
Taide Baez Vice President

Corporate Creations International Inc.  
941 Fourth Street  
Miami Beach FL 33139  
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## STATEMENT OF REGISTERED AGENT

LIMITED LIABILITY COMPANY:

Choice Lending Group LLC

REGISTERED AGENT/OFFICE:

John Capiro  
32 SW 5th Avenue  
Delray Beach FL 33444

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Statement. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

  
\_\_\_\_\_  
JOHN CAPIRO  
by T. Baez as attorney-in-fact

Date: August 24, 2004

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