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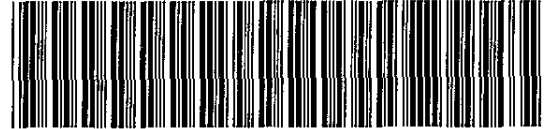
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DATE: 09-15-04

*Integrated*  
NAME: CREDIT MANAGEMENT LLC

TYPE OF FILING: ARTICLES OF ORGANIZATION

COST: \$125 + \$30= \$155

RETURN: CERT. COPY

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ACCOUNT: FCA000000015

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## **ARTICLES OF ORGANIZATION**

### **Article I. Name**

The name of this Florida Limited Liability Company is:

**Integrated Credit Management LLC**

### **Article II. Address**

The Company's street and mailing address is:

**20801 Biscayne Blvd.  
Suite 403  
Aventura, FL 33180**

### **Article III. Registered Agent**

The name and Street Address of the Company's registered agent is:

**J. David Washington  
Forbes Capital Group, Inc.  
20801 Biscayne Blvd.  
Suite 403  
Aventura, FL 33180**

### **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.

**American Incorporators, Ltd.  
1220 North Market Street, Suite 606  
Wilmington, DE 19801  
800-441-5940**

Article V. Management

This will be a member-managed company.

Article VI. Company Existence

The Company's existence shall begin effective as of the date of filing.

The undersigned authorized representative of a member executed these Articles of Organization on September 14, 2004.

Curtis Sweltz

Curtis Sweltz  
Authorized Representative

**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/OFFICE**

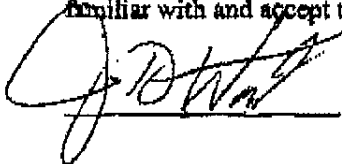
**COMPANY**

**Integrated Credit Management LLC**

**REGISTERED AGENT/OFFICE**

**J. David Washington  
Forbes Capital Group, Inc.  
20801 Biscayne Blvd.  
Suite 403  
Aventura, FL 33180**

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Certificate.  
I agree to comply with the provisions for 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.



**Date: September 15, 2004**

**American Incorporators Ltd.  
1220 North Market Street, Suite 606  
Wilmington, DE 19801  
800-441-5940**