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LIMITED LIABILITY COMPANY

gottcot partners, l.l.c.

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DIVISION OF CORPORATION

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ARTICLES OF ORGANIZATION
OF
GOTTCOT PARTNERS, L.L.C.

THESE ARTICLES are executed on this 21 day of June, 2004, with respect to GOTTCOT PARTNERS, L.L.C. (hereinafter sometimes referred to as the "Company").

ARTICLE I

Name

The name of the Limited Liability Company is: GOTTCOT PARTNERS, L.L.C.

ARTICLE II

Business

The Limited Liability Company's business is the consumer debt collection business; the management and investment in property, and all other related acts. The Company may also do all things not otherwise illegal under the laws of Florida.

ARTICLE III

Registered Agent

The name and post office address of the Limited Liability Company's registered agent is:

SCOTT G. RICHMAN, ESQ.
19 W. FLAGLER STREET, 14TH FLOOR
Miami, FL 33130

SCOTT G. RICHMAN resides and has his business address within the State of Florida.

ARTICLE IV

Specified Principal Office/Mailing Address

The mailing address as well as the post office address of the principal office at which the records required to be kept by the Company are kept is: 12630 RAMIRO STREET, CORAL GABLES, FL 33156.

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ARTICLE V
Management

The Company is to be managed by its Members. The names and addresses of the Members/Managers are as follows:

<u>Name of Member Manager</u>	<u>Address</u>
MICHAEL GOTTLIEB	<u>12630 Ramiro Street</u> <u>Coral Gables, FL 33156</u>
MICHAEL COTELLESE	<u>19220 Bel Aire Drive</u> <u>Miami, FL 33157</u>

The initial Managers shall serve until the first annual meeting of the Membership.

ARTICLE VI
Duration

The period of duration for the Company is twenty-five years, beginning on the date these Articles of Organization are filed with the Florida Department of State

ARTICLE VII
Admission of New Members

The Member of the Company has the right to admit new Members, only upon the unanimous written consent of the existing Membership, and the existing Members shall determine the amount and nature of the contributions by new members at the time the new Members are admitted.

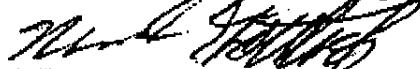
ARTICLE VIII
Right to Continue Business

The remaining Members of the Company shall have the right to continue the business on the death, retirement, expulsion, bankruptcy, or dissolution of a Member or the occurrence of any other event which terminates the continued Membership of a Member in the Company. The business may be continued only upon the unanimous written consent of the remaining Members.

IN WITNESS WHEREOF, the undersigned has signed and sealed this certificate, on the

day and year first above written.

MICHAEL GOTTLIEB, Manager/Member



MICHAEL COTELLESE, MANAGER/MEMBER



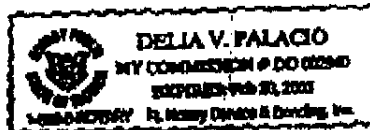
STATE OF FLORIDA

COUNTY OF MIAMI DADE

I HEREBY CERTIFY THAT ON THIS DAY, BEFORE ME, AN OFFICER DULY AUTHORIZED TO ADMINISTER OATHS AND TAKE
ACKNOWLEDGMENTS, PERSONALLY APPEARED MICHAEL GOTTLIEB AND MICHAEL COTELLESE, AS MEMBERS/MEMBERS OF GOTTCOT
PARTNERS, L.L.C. WHO WERE PERSONALLY KNOWN OR WHO PRODUCED
BE IDENTIFICATION AND WERE NOT TAKEN OATHS.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY OFFICIAL SEAL OF THE CITY OF Miami County of
Miami Dade THIS 21 DAY OF June, 2004.

Notary Public, State of Florida
at Large



MY COMMISSION EXPIRES

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CERTIFICATE OF DESIGNATION OF

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REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 608.415 or 608.507, Florida Statutes, the undersigned Limited Liability Company submits the following statement in designating the registered office/registered agent, in the State of Florida:

1. The name of the Limited Liability Company is: GOTTCOT PARTNERS, L.L.C.
2. The name and address of the registered agent and his office is: SCOTT G. RICHMAN, ESQ., 19 WEST FLAGLER STREET, 14TH FLOOR, MIAMI, FL 33130.
3. The principal office and mailing address for the office of GOTTCOT Partners, L.L.C. is 12630 Ramiro Street, Coral Gables, FL 33156.

Having been named as registered agent and to accept service of process for the above named 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.

DATED: June 25, 2004

Agent


Scott G. Richman, Esq., Registered

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 TALLAHASSEE, FLORIDA

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