

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L04000091164
FILED 8:00 AM
December 17, 2004
Sec. Of State
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Article I

The name of the Limited Liability Company is:

OPEN FINANCE NETWORK, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

400 SOUTH DIXIE HIGHWAY
BUILDING 2
BOCA RATON, FL. 33432

The mailing address of the Limited Liability Company is:

400 SOUTH DIXIE HIGHWAY
BUILDING 2
BOCA RATON, FL. 33432

Article III

The purpose for which this Limited Liability Company is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:

PAUL B PERKINS
400 SOUTH DIXIE HIGHWAY
BUILDING 2
BOCA RATON, FL. 33432

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

Registered Agent Signature: PAUL B. PERKINS

Article V

The name and address of managing members/managers are:

Title: MGRM
INVEST.COM HOLDINGS, INC.
400 SOUTH DIXIE HIGHWAY, BUILDING 2
BOCA RATON, FL. 33432

Title: MGRM
PHOENIX BAY, INC.
201 SOUTH TRYON STREET, SUITE 1000
CHARLOTTE, NC. 28722

Article VI

The effective date for this Limited Liability Company shall be:

01/01/2005

Signature of member or an authorized representative of a member

Signature: PAUL B. PERKINS

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