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LIBERTY MOTOR CREDIT, L.L.C.

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ARTICLES OF ORGANIZATION OF LIBERTY MOTOR CREDIT, L.L.C.

The undersigned, Charles W. Rigdon, a natural person competent to contract and a member of LIBERTY MOTOR CREDIT, L.L.C., hereby presents these Articles of Organization for the formation of a limited liability company under the provisions of Chapter 608, Florida Statutes.

ARTICLE I

The name of the limited liability company is:

LIBERTY MOTOR CREDIT, L.L.C.

ARTICLE II - PRINCIPAL OFFICE ADDRESS

The street address of the principal office of the limited liability company is 506 Highway 98

East, Destin, FL 32541. The mailing address of the principal office of the limited liability company is P.O. Box 1238, Destin, FL 32540.

ARTICLE III - PURPOSES AND POWERS

This limited liability company is organized for any legal and lawful purpose for which a limited liability company may be organized and may exercise all powers and rights which a limited liability company may exercise under the Florida Limited Liability Company Act.

ARTICLE IV - TERM OF EXISTENCE

The limited liability company shall have a perpetual existence.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The address of the initial registered office of this limited liability company shall be 506 Highway 98 East, Destin, FL 32541, and the name of the initial registered agent of this limited liability company at that address is Charles W. Rigdon.

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IN WITNESS WHEREOF, the undersigned member has executed these Articles of Organization on the _____day of March, 2005.

Charles W. Rigdon

REGISTERED AGENT ACCEPTANCE

I do hereby accept the foregoing designation as registered agent of LIBERTY MOTOR CREDIT, L.L.C. Further, I am familiar with and accept the duties and obligations of such designation.

Charles W. Rigdon

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