

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

L05000031934
FILED 8:00 AM
April 01, 2005
Sec. Of State
mhodges

Article I

The name of the Limited Liability Company is:
PROVIDIAN CREDIT MANAGEMENT, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
303 N. LIBERTY STREET
E
JACKSONVILLE, FL. US 32256

The mailing address of the Limited Liability Company is:
303 N. LIBERTY STREET
E
JACKSONVILLE, FL. US 32202

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:
TERRY G TRUSSELL
303 N. LIBERTY STREET
E
JACKSONVILLE, FL. 32202

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: TERRY TRUSSELL

Article V

The name and address of managing members/managers are:

Title: MGR
TERRY G TRUSSELL
7902 LOS ROBLES COURT
JACKSONVILLE, FL. 32256 US

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Signature of member or an authorized representative of a member

Signature: TERRY TRUSSELL