

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

L05000040386
FILED 8:00 AM
April 25, 2005
Sec. Of State
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Article I

The name of the Limited Liability Company is:
PRACTICAL FINANCIAL SOLUTIONS,LLC

Article II

The street address of the principal office of the Limited Liability Company is:
8965 IVY RD
JACKSONVILLE, FL. 32216

The mailing address of the Limited Liability Company is:
8965 IVY RD
JACKSONVILLE, FL. 32216

Article III

The purpose for which this Limited Liability Company is organized is:
TO ASSIST IN THE PREVENTION OF BANKRUPTCY FILING AND
RESTORE GOOD STANDING CREDIT TO QUALIFIED INDIVIDUALS.

Article IV

The name and Florida street address of the registered agent is:
DONOVAN R MCFARLANE JR.
8965 IVEY RD
JACKSONVILLE, FL. 32216

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: DONOVAN MCFARLANE JR.

Article V

The name and address of managing members/managers are:

Title: MGRM
DONOVAN R MCFARLANE JR.
8965 IVEY RD
JACKSONVILLE, FL. 32216

Title: MGRM
MATTHEW T STURM
7852 CHERRYFIELD DR.
JACKSONVILLE, FL. 32216

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Article VI

The effective date for this Limited Liability Company shall be:

04/22/2005

Signature of member or an authorized representative of a member

Signature: DONOVAN MCFARLANE JR.