

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

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FILED 8:00 AM
October 03, 2005
Sec. Of State
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Article I

The name of the Limited Liability Company is:
AMERICAN REFUND MANAGEMENT LLC.

Article II

The street address of the principal office of the Limited Liability Company is:
222 CANDLER AV
SUITE B
ORLANDO, FL. 32835

The mailing address of the Limited Liability Company is:
PO BOX 561003
ORLANDO, FL. 32856

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:
JOSEPH E. SEAGLE, P.A.
501 EAST SOUTH ST.
SUITE B
ORLANDO, FL. 32801

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: JOSEPH E. SEAGLE

Article V

The name and address of managing members/managers are:

Title: MGR
BRUCE HIGGINS
PO BOX 592062
ORLANDO, FL. 32859

Title: MGR
EMILY HIGGINS
PO BOX 592062
ORLANDO, FL. 32859

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Article VI

The effective date for this Limited Liability Company shall be:

10/03/2005

Signature of member or an authorized representative of a member

Signature: BRUCE HIGGINS