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Division of Corporations

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To:
Division of Corporations
Fax Number : (850)205-0383

EFFECTIVE DATE
11/21/05

From:
Account Name : CORPORATE CREATIONS INTERNATIONAL INC.
Account Number : 110432003053
Phone : (305)672-0686
Fax Number : (305)672-9110

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DIVISION OF CORPORATION

LIMITED LIABILITY COMPANY

First Universal Consulting, LLC

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ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is:
First Universal Consulting, LLC

Article II. Address

The Company's street and mailing address is:
First Universal Consulting, LLC
3300 PGA Boulevard, Suite 410
Palm Beach Gardens FL 33410 USA

Article III. Registered Agent

The name and street address of the Company's registered agent is:
Feingold & Kam LLC
3300 PGA Boulevard, Suite 410
Palm Beach Gardens FL 33410

Article IV. Transferability of Membership Interests

No members shall have the right to assign their membership interests in the Company without the written agreement of all of the membership interests, unless otherwise provided in the Company's Operating Agreement. If the assignment is not approved by all of the membership interests, the assignee shall have no right to become a member, to participate in the management of the Company, or to exercise any other rights or powers of a member. The assignee shall merely be entitled to receive the share of profits and other distributions and the allocation of income, gain, loss deduction, credit or similar item to which the assignor was entitled, to the extent assigned.

Feingold & Kam
3300 PGA Boulevard, Suite 410
Palm Beach Gardens FL 33410
561-630-6727

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Article V. Distribution of Profits

Unless otherwise provided in the Company's Operating Agreement, there shall not be any distribution of profits unless each separate distribution is approved by the affirmative vote of members who own more than 50% of the voting interest in the Company. The voting members shall have complete discretion on when and if to approve any distribution of profits.

Article VI. Management

This will be a manager-managed company. The name and address of each manager is:

LENDING PARTNERS

3300 PGA Boulevard, Suite 410 Palm Beach Gardens FL 33410

Article VII. Company Existence

The Company's existence shall begin effective as of 11/21/2005.

The undersigned authorized representative of a member executed these Articles of Organization on 11/21/2005.



FEINGOLD & KAM

by D. Stoutt as attorney-in-fact

FILED
2005 NOV 21 A 9 17
STATE OF FLORIDA
TALLAHASSEE COUNTY

Feingold & Kam
3300 PGA Boulevard, Suite 410
Palm Beach Gardens FL 33410
561-630-6727

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STATEMENT OF REGISTERED AGENT

LIMITED LIABILITY COMPANY:

First Universal Consulting, LLC

REGISTERED AGENT/OFFICE:

Feingold & Kam LLC

3300 PGA Boulevard, Suite 410

Palm Beach Gardens FL 33410

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Statement. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.


FEINGOLD & KAM

by D. Stout as attorney-in-fact

Date: 11/21/2005.

Feingold & Kam
3300 PGA Boulevard, Suite 410
Palm Beach Gardens FL 33410
561-830-8727

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