

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

L06000008317
FILED 8:00 AM
January 24, 2006
Sec. Of State
Irrivers

Article I

The name of the Limited Liability Company is:

AMERICAN CREDIT AUDITORS, LLC

Article II

The street address of the principal office of the Limited Liability Company is:

4600 TOUCHTON ROAD EAST
SUITE 1150
JACKSONVILLE, FL. 32246

The mailing address of the Limited Liability Company is:

4600 TOUCHTON ROAD EAST
SUITE 1150
JACKSONVILLE, FL. 32246

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:

D'ANGELO M COSTELLO
4600 TOUCHTON ROAD EAST
SUITE 1150
JACKSONVILLE, FL. 32246

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: D'ANGELO M. COSTELLO

Article V

The name and address of managing members/managers are:

Title: MGRM
D'ANGELO M COSTELLO
4600 TOUCHTON ROAD EAST, SUITE 1150
JACKSONVILLE, FL. 32246

Title: MGRM
BRIAN P GAYNOR
4600 TOUCHTON ROAD EAST, SUITE 1150
JACKSONVILLE, FL. 32246

Article VI

The effective date for this Limited Liability Company shall be:

01/24/2006

Signature of member or an authorized representative of a member

Signature: D'ANGELO M. COSTELLO

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