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CONTACT:	<u>ED</u>		TOWN THE TOWN THE TABLE OF THE	
DATE:	04/10/06			
REF. #:	0150.50496		7.72	
CORP. NAME: <u>CREDIT-O, LLC</u>				
() ARTICLES OF INCO	DRPORATION	() ARTICLES OF AMENDMENT	() ARTICLES OF DISSOLUTION	
() ANNUAL REPORT		() TRADEMARK/SERVICE MARK	() FICTITIOUS NAME	
() FOREIGN QUALIFIC	CATION	() LIMITED PARTNERSHIP	(X) LIMITED LIABILITY	
() REINSTATEMENT		() MERGER	() WITHDRAWAL	
() CERTIFICATE OF CANCELLATION				
() OTHER:				
STATE FEES PREPAID WITH CHECK# 516720 FOR \$ 155.00				
AUTHORIZATION FOR ACCOUNT IF TO BE DEBITED:				
COST LIMIT: \$				
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() CERTIFICATE OF				

Examiner's Initials

ARTICLES OF ORGANIZATION

OF

CREDIT-O, LLC

ARTICLE I - Name

The name of the Limited Liability Company is CREDIT-O, LLC (the "Company").

ARTICLE II - Address

The mailing address and street address of the principal office of the Company is 1001 Brickell Bay Drive, Suite 2014, Miami, Florida 33131.

ARTICLE III - Registered Agent and Office

The street address of the Company's initial registered office is 515 E. Park Avenue, Tallahassee, FL 32301, and the name of its initial registered agent at such office is CorpDirect Agents, Inc.

In accordance with Section 608.408(3), Florida Statutes, the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true. Dated this love day of April, 2006.

Nora Hernandez, Authorized Signor

OR PRIOR SILVE

ACCEPTANCE OF APPOINTMENT OF REGISTERED AGENT

The undersigned, having been named as Registered Agent and to accept service of process for the above stated limited liability company at the place designated in these Articles of Organization, the undersigned hereby accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of its duties, and is familiar with and accepts the obligations of its position as registered agent as provided for in Florida Statutes Chapter 608. Dated this <u>////</u> day of April, 2006.

CORPDIRECT AGENTS, INC.

EBZ

Registered Agent