Electronic Articles of Organization For Florida Limited Liability Company

L07000112377 FILED 8:00 AM November 06, 2007 Sec. Of State ncausseaux

Article I

The name of the Limited Liability Company is: UNIVERSAL FLORIDA ACCEPTANCE LLC

Article II

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

2700 WEST ATLANTIC BLVD SUITE 602 POMPANO BEACH, FL. 33069

The mailing address of the Limited Liability Company is:

2700 WEST ATLANTIC BLVD SUITE 602 POMPANO BEACH, FL. 33069

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:

GUILLERMO NAVARRETE 2700 WEST ATLANTIC BLVD SUITE 602 POMPANO BEACH, FL. 33069

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: GUILLERMO NAVARRETE

Article V

The name and address of managing members/managers are:

Title: PRES GUILLERMO NAVARRETE 2700 WEST ATLANTIC BLVD-SUITE 602 POMPANO BEACH, FL. 33069

Title: MGR LUIS BONDY 2700 WEST ATLANTIC BLVD-SUITE 602 POMPANO BEACH, FL. 33069

Signature of member or an authorized representative of a member Signature: GUILLERMO NAVARRETE

L07000112377 FILED 8:00 AM November 06, 2007 Sec. Of State ncausseaux