

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

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FILED 8:00 AM
July 07, 2008
Sec. Of State
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Article I

The name of the Limited Liability Company is:

LOWER MY DEBTS. COM LLC

Article II

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

804 WINDWARD WAY
UNIT 521
LANTANA, FL. 33462

The mailing address of the Limited Liability Company is:

804 WINDWARD WAY
UNIT 521
LANTANA, FL. 33462

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:

JOHNNIE INCANDELA
804 WINDWARD WAY
UNIT 521
LANTANA, FL. 33462

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: JOHNNIE INCANDELA

Article V

The name and address of managing members/managers are:

Title: MGR
JOHNNIE INCANDELA
804 WINWARD WAY UNIT 521
LANTANA, FL. 33462

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Article VI

The effective date for this Limited Liability Company shall be:

07/02/2008

Signature of member or an authorized representative of a member

Signature: JOHN INCANDELA