

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

L08000079087
FILED 8:00 AM
August 18, 2008
Sec. Of State
thampton

Article I

The name of the Limited Liability Company is:
SMART CREDIT USA, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
937 SW 87 AVENUE
MIAMI, FL. US 33174

The mailing address of the Limited Liability Company is:
937 SW 87 AVENUE
MIAMI, FL. US 33174

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:
FERNANDO J GARROTE
937 SW 87 AVENUE
MIAMI, FL. 33174

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: FERNANDO J. GARROTE

Article V

The name and address of managing members/managers are:

Title: MGRM
FERNANDO J GARROTE
937 SW 87 AVENUE
MIAMI, FL. 33174 US

Title: MGRM
ALINA C ORTEGA
937 SW 87 AVENUE
MIAMI, FL. 33174 US

Title: MGRM
MIGUEL A RODRIGUEZ
937 SW 87 AVENUE
MIAMI, FL. 33174 US

Title: MGRM
LEYSI QUINTERO
937 SW 87 AVENUE
MIAMI, FL. 33174 US

Article VI

The effective date for this Limited Liability Company shall be:

08/15/2008

Signature of member or an authorized representative of a member

Signature: FERNANDO J. GARROTE

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