

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

L09000001136  
FILED 8:00 AM  
January 02, 2009  
Sec. Of State  
btadlock

**Article I**

The name of the Limited Liability Company is:  
AMERICAN FIRST BANCARD LLC

**Article II**

The street address of the principal office of the Limited Liability Company is:  
17417 MAGNOLIA ISLAND BLVD  
CLERMONT, FL. US 34715

The mailing address of the Limited Liability Company is:  
17417 MAGNOLIA ISLAND BLVD  
CLERMONT, FL. US 34715

**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:  
RUSSELL SALERNO SR.  
17417 MAGNOLIA ISLAND BLVD  
CLERMONT, FL. 34715

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: RUSSELL SALERNO SR

### **Article V**

The name and address of managing members/managers are:

Title: MGRM  
RUSSELL SALERNO SR.  
17417 MAGNOLIA ISLAND BLVD  
CLERMONT, FL. 34715 US

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### **Article VI**

The effective date for this Limited Liability Company shall be:

01/01/2009

Signature of member or an authorized representative of a member

Signature: RUSSELL SALERNO



**OFFICE OF FINANCIAL REGULATION**

**ALEX HAGER**  
ACTING COMMISSIONER

**FINANCIAL SERVICES  
COMMISSION**

**CHARLIE CRIST**  
GOVERNOR

**BILL MCCOLLUM**  
ATTORNEY GENERAL

**ALEX SINK**  
CHIEF FINANCIAL OFFICER

**CHARLES BRONSON**  
COMMISSIONER OF  
AGRICULTURE

January 6, 2009

Mr. Russell Salerno  
17417 Magnolia Island Blvd.  
Clermont, FL 34711

Dear Mr. Salerno:

Re: American First Bancard, LLC

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

A handwritten signature in black ink, reading "Linda B. Charity".

Linda B. Charity  
Director

LBC:bk

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,  
Department of State