

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

L09000009748
FILED 8:00 AM
January 29, 2009
Sec. Of State
thampton

Article I

The name of the Limited Liability Company is:

PALM BEACH INVESTMENT AND FACTORING ASSOCIATES LLC

Article II

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

3200 NORTH MILITARY TRAIL
4TH FLOOR
BOCA RATON, FL. 33431

The mailing address of the Limited Liability Company is:

3200 NORTH MILITARY TRAIL
4TH FLOOR
BOCA RATON, FL. 33431

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:

LAWRENCE BERNICK
3200 NORTH MILITARY TRAIL
4TH FLOOR
BOCA RATON, FL. 33431

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: LAWRENCE BERNICK

Article V

The name and address of managing members/managers are:

Title: MGR
LAWRENCE BERNICK
3200 NORTH MILITARY TRAIL, 4TH FLOOR
BOCA RATON, FL. 33431

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Signature of member or an authorized representative of a member

Signature: LAWRENCE BERNICK