Electronic Articles of Organization For Florida Limited Liability Company

L09000018142 FILED 8:00 AM February 24, 2009 Sec. Of State ncausseaux

Article I

The name of the Limited Liability Company is: BY THE RIVER GROUP, LLC

Article II

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

841 PRUDENTIAL DRIVE SUITE 1215 JACKSONVILLE, FL. 32207

The mailing address of the Limited Liability Company is:

841 PRUDENTIAL DRIVE SUITE 1215 JACKSONVILLE, FL. 32207

Article III

The purpose for which this Limited Liability Company is organized is: COLLECTION

Article IV

The name and Florida street address of the registered agent is:

GLORIA WALKER 841 PRUDENTIAL DR STE 1215 JACKSONVILLE, FL. 32207

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: GLORIA WALKER

Article V

The name and address of managing members/managers are:

Title: MGRM GLORIA WALKER 841 PRUDENTIAL DR STE 1215 JACKSONVILLE, FL. 32207 L09000018142 FILED 8:00 AM February 24, 2009 Sec. Of State ncausseaux

Article VI

The effective date for this Limited Liability Company shall be: 02/22/2009

Signature of member or an authorized representative of a member Signature: GLORIA WALKER