Electronic Articles of Organization For Florida Limited Liability Company

L09000020048 FILED 8:00 AM March 02, 2009 Sec. Of State alunt

Article I

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

Article II

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

200 KNUTH ROAD SUITE 106 BOYNTON BEACH, FL. 33436

The mailing address of the Limited Liability Company is:

200 KNUTH ROAD SUITE 106 BOYNTON BEACH, FL. 33436

Article III

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

INDIVIDUAL CONSUMER LENDING ACTIVITY, SERVICING RELATED ACTIVITY TO SUCH LENDING, AND OTHER RELATED LENDING ACTIVITY, NOT LIMITED TO THE AFOREMENTIONED.

Article IV

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

FORCHI CHEN 126 S LAKE ROAD LAKE WORTH, 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: FORCHI CHEN

Article V

The name and address of managing members/managers are:

Title: MGRM FORCHI CHEN 126 S LAKE ROAD LAKE WORTH, FL. 33462

Title: MGRM ALEXANDER I WANG 200 KNUTH ROAD SUITE 106 BOYNTON BEACH, FL. 33436

Title: MGRM KENNETH RUBENSTEIN 200 KNUTH ROAD SUITE 106 BOYNTON BEACH, FL. 33436

Article VI

The effective date for this Limited Liability Company shall be: 02/27/2009

Signature of member or an authorized representative of a member Signature: FORCHI CHEN

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