

**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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