

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

L10000121533
FILED 8:00 AM
November 23, 2010
Sec. Of State
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Article I

The name of the Limited Liability Company is:

UNIVERSAL ENERGY ADVISORS, LLC

Article II

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

1700 NW 64TH STREET

#400

FT. LAUDERDALE, FL. US 33309

The mailing address of the Limited Liability Company is:

401 EAST LAS OLAS BLVD.

SUITE 130-324

FT. LAUDERDALE, FL. US 33301

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:

DEV R MOTWANI

401 EAST LAS OLAS BLVD.

SUITE 130-324

FT. LAUDERDALE, FL. 33301

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: DEV R. MOTWANI

Article V

The name and address of managing members/managers are:

Title: MGRM
CONSUMER DEBT ADVISORS, LLC
1700 NW 64TH STREET, #400
FT. LAUDERDALE, FL. 33309 US

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Signature of member or an authorized representative of a member

Signature: ANDREW L. MANN, ESQ.