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From:

Account Name Account Number: 102566000673

: NICOLAS FERNANDEZ

: (305)461-0404

Phone

Pax Number

: (305)461-0410

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FLORIDA LIMITED LIABILITY CO.

Acquisitions, Borrowings and Collections, LLC

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ARTICLES OF ORGANIZATION OF ACQUISITIONS, BORROWINGS AND COLLECTIONS, LLC, A FLORIDA LIMITED LIABILITY COMPANY.

The undersigned, acting as the members of Acquisitions, Borrowings and Collections, LLC, a Florida limited liability company, under the Florida Limited Liability Company Act, adopt the following Articles of Organization:

ARTICLE I.

The name of the limited liability company is: Acquisitions, Borrowings and Collections, LLC, a Florida limited liability company.

ARTICLE II. DURATION

The duration of this Limited Liability Company shall be perpetual unless terminated by law or its members.

ARTICLE III. PRINCIPAL PLACE OF BUSINESS AND MAILING ADDRESS

The initial principal office address and mailing address of the Limited Liability Company formed hereby is c/o Nicolas Fernandez, P.A., 5760 SW 8 Street, Suite 500, Miami, Florida 33144.

ARTICLE IV. Name and Street Address of Initial Registered Agent

The name of the initial registered agent is Esquire Corporate Services, Inc., and its street address is 5760 SW 8 Street, Suite 500, Miami, Florida 33144.

ARTICLE V. PURPOSE

The purpose of the Limited Liability Company shall be any lawful purpose under the laws of the State of Florida.

ARTICLE VI. RIGHTS OF MEMBERS

The members of this Limited Liability Company, among other things, reserve the right to: (a) admit new members if unanimously agreed to by all members, and (b) continue this Limited Liability

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Company upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or the occurrence of any other event which terminates the continued membership of a member in the limited liability company.

ARTICLE VII. MANAGEMENT

This Limited Liability Company shall be managed by one or more managers as determined by its Operating Agreement.

<u>Article VII.</u> Initial Manager

The initial manager of this Limited Liability Company is Jesus V. Suarez.

In WITNESS WHEREOF, the undersigned as authorized representative of the members has executed these Articles of Organization this day of October 2013.

NICOLAS PERNANDEZ, P.A.

Bv:

Nicolas Fernandez, President

ACCEPTANCE OF APPOINTMENT AS REGISTERED ACENT

Having been named as registered agent for Acquisitions, Borrowings and Collections, LLC, a

Florida limited liability company, in the foregoing Articles of Organization, we hereby agree to
accept service of process for said Limited Liability Company and to comply with any and all statutes
relative to the complete and proper performance of the duties of registered agent.

ESQUIRE CORPORATE SERVICES,

INC a Florida Corporation

Bv:

Nicolas Fernandez, President

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