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Division of Corporations

No. 0665 P. 1
Page 1 of 1

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FLORIDA LIMITED LIABILITY CO.
Spencer Financial Palm Beach, LLC

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15 APR -1 AM 11:58
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**ARTICLES OF ORGANIZATION
OF
SPENCER FINANCIAL PALM BEACH, LLC**

The undersigned, being the authorized representative of the members of the limited liability company named herein, executes and files these Articles of Organization, and hereby certifies that:

ARTICLE I - NAME

The name of this limited liability company is Spencer Financial Palm Beach, LLC.

ARTICLE II - ADDRESS

The mailing address of this limited liability company is P.O. Box 2530, Palm Beach, FL 33480, and the street address of this limited liability company is c/o International Consumer Corp., 7301 West Palmetto Park Road, Suite 210B, Boca Raton, FL 33433.

ARTICLE III - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this limited liability company is 340 Royal Poinciana Way, Suite 321, Palm Beach, Florida 33480, and the name of the initial registered agent of this limited liability company at that address is M. Timothy Hanlon.

ARTICLE IV - EXERCISE OF POWERS AND MANAGEMENT

The limited liability company shall be member managed.

ARTICLE V - OPERATING AGREEMENT

The power to adopt, alter, amend or repeal the Operating Agreement shall be vested in the members.

ARTICLE VI - AMENDMENT

This limited liability company reserves the right to amend or repeal any provisions contained in these Articles of Organization, or any amendment hereto, upon the consent by at least a majority of the membership interests.

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15 APR - 1 AM 11:00
SPENCER FINANCIAL PALM BEACH, LLC

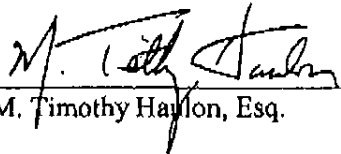
IN WITNESS WHEREOF, in compliance with Florida Statutes Section 605.0202, the undersigned authorized representative of the members of the limited liability company executed these Articles of Organization this 1st day of April, 2015.



M. Timothy Hanlon, Authorized
Representative of the Members

Acceptance of Designation

The undersigned, M. Timothy Hanlon, Esq., hereby accepts the designation of himself as registered agent for Spencer Financial Palm Beach, LLC and agrees to serve in compliance with all applicable Florida Statutes.



M. Timothy Hanlon, Esq.

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15 APR -1 AM 11:58
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