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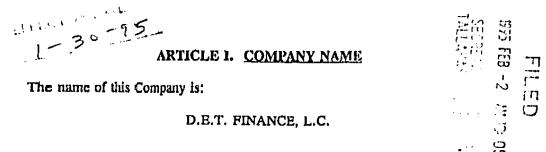
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ARTICLES OF ORGANIZATION

of

D.E.T. FINANCE, L.C.

The undersigned initial member of D.E.T. CARD, L.C., a Florida limited liability company formed hereunder (the "Company"), on behalf of the other members of the Company, hereby forms a limited liability company under the laws of the State of Florida.



ARTICLE II. COMMENCEMENT AND TERM OF EXISTENCE

In accordance with Section 608.409(1) of the Florida Limited Liability Company Act (the "Act"), the term of existence of the Company shall commence on January 30, 1995, and shall continue until December 31, 2044, unless otherwise dissolved pursuant to Article VIII of these Articles of Organization.

ARTICLE III. MAILING ADDRESS OF COMPANY

The mailing address of this Company is:

15495 Eagle Nest Lane Suite #120 Miami Lakes, FL 33014 01/30/95

ARTICLE IV. STREET ADDRESS OF COMPANY

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

15495 Eagle Nest Lane Sulte #120 Miami Lakes, FL 33014

ARTICLE V. REGISTERED AGENT AND REGISTERED AGENT ADDRESS

The registered agent and the street address of the registered agent of this Company in the State of Florida shall be:

> KTG&S Registered Agent Corporation 1401 Brickell Avenue Suito 700 Miuni, Florida 33131

ARTICLE VI. ADMISSION OF ADDITIONAL MEMBERS

Pursuant to Section 608.4232 of the Act, the Company may admit additional members upon the affirmative vote of all the members of the Company in attendance at a duly called meeting of the members at which a quorum exists or by written consent of all of the members of the Company. Any new member which is approved by the members of the Company as set forth herein shall become a member of the Company upon payment of the contribution to the capital of the Company as established from time to time by the members, and upon such member's agreement to comply with these Articles of Organization, the Regulations and such other documents, statutes, rules, regulations or guidelines as the members may from time to time determine in their sole discretion.

01/30/95

ARTICLE VII. RIGHT OF ASSIGNEE TO BECOME A MEMBER

An assignee of a member's interest in the Company may become a member of the Company, and acquire the rights and powers and be subject to the restrictions and liabilities of a member of the Company, upon the affirmative vote of all of the members of the Company (excluding the member seeking to transfer his interest in the Company) which vote is taken at a duly called meeting of the members or by written consent of all of the members of the Company (excluding the member seeking to transfer his interest in the Company) as set forth in the Regulations, provided such assignment and admission of such assignee as a member complies with the terms and conditions of the Regulations of the Company.

ARTICLE VIII. DISSOLUTION OF COMPANY

Upon the death, bankruptcy or dissolution of a member or upon the occurrence of any other event provided in the Regulations of the Company or under the Act, the Company shall be dissolved unless the members elect to continue the Company either upon the affirmative vote of a majority of all of the members of the Company which vote is taken at a duly called meeting of the members or by written consent of all of the members of the Company, except that if a dissolution occurs hereunder as a result of the death of a member, it is the intent, agreement and election of the members, in accordance with Sections 608.407(1)(f) and 608.441(1)(c) of the Act, that the Company continue its existence and business in the event of the death of any member.

ARTICLE IX. MANAGERS

The Company shall be managed by managers. The name and address of the initial manager is set forth below. The initial manager shall serve as manager until the first annual meeting of members or until its successors are elected and qualify.

Victor Bubnow 15495 Eagle Nest Lane Sulte #120 Miumi Lakes, FL 33014

ARTICLE X. RETURN OF CAPITAL

No member shall have the right to demand the return of his or its contribution to capital except as provided in the Company's Regulations then in existence.

ARTICLE XI. AMENDMENT TO ARTICLES OF ORGANIZATION

Members may adopt, alter, amend or repeal any provision of the Articles of the Organization upon the affirmative vote of all of the members of the Company which vote is taken at a duly called meeting of the members or by written consent of all of the members of the Company.

ARTICLE XII. AMENDMENT OF REGULATIONS

Pursuant to Section 608.423(1) of the Act, the members of the Company may adopt, alter, amend or repeal any provision of the Regulations upon the affirmative vote of all of the members of the Company in attendance at a meeting of the members duly called at which a quorum exists or by written consent of all of the members of the Company.

IN WITNESS WHEREOF, the undersigned initial member has executed the foregoing Articles of Organization as of this 30th day of January, 1995.

INITIAL MEMBER:

D.B.T. Card, Inc., a Florida corporation

Bv:

Victor Bubnow, President

CERTIFICATE ACCEPTING DESIGNATION AS AN AGENT UPON WHOM SERVICE OF PROCESS WITHIN THIS STATE MAY BE SERVED

The following is submitted pursuant to Sections 608.415 and 608.507 of the Florida Limited Liability Company Act:

Having been appointed registered agent of D.E.T. Card, L.C. in its Articles of Organization, at the place designated in such Articles of Organization, the undersigned hereby agrees to act in this capacity and affirms that it is familiar with, and accepts, the obligations of such position.

KTG&S Registered Agent Corporation

Rv:

Green S. Truxton, Vice President

Dated: January 30, 1995

AFTDAVIT OF CAPITAL CONTRIBUTIONS

Pursuant to Section 608.407(2) of the Florida Limited Liability Company Act, the undersigned, as an officer and authorized representative of the initial member of D.E.T. Card, L.C., a Florida limited liability company (the "Company"), who, upon being duly sworn, certifies the following:

- The Company has at least two members.
- 2. As of the date hereof, the amount of capital contributions to the Company made by members is as follows:

\$10.00

- 3. There have been no contributions to the Company made by the members other than cash contributions.
- 4. The anticipated amount of additional capital contributions to the Company made by the members, which contributions shall be compromised of cash will be as follows:

\$100.00

FURTHER AFFIANT SAYETH NOT.

Under penalties of perjury, the undersigned, as an officer and authorized representative of the initial member of the Company, declares that he has read the foregoing and that the facts alleged are true, to the best of his knowledge and belief.

DATED: January 30, 1995

By: Victor Bubnow, President SECRET 10.000

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