

Company ID: 128225

Golden Financial and Communication Systems, LLC
6389 Quail Hollow, Suite 201
Memphis, TN 38120

BEFORE THE TENNESSEE REGULATORY AUTHORITY

Nashville, TN

November 3, 1998

IN RE: CASE NUMBER: 98-00616

Application for Authority to Provide Operator Services and/or Resell Telecommunications Services in Tennessee Pursuant to Rule 1220-4-2-.57.

---ORDER---

This matter is before the Tennessee Regulatory Authority upon the application of the above-mentioned company for certification as a reseller or telecommunication operator service provider in Tennessee. The TRA considered this application at a Conference held on November 3, 1998 and concluded that the applicant has met all the requirements for certification and should be authorized to provide operator services and/or resell telecommunications services on an intrastate basis.

IT IS THEREFORE ORDERED:

1. That the above-mentioned company is issued a Certificate of Convenience and Necessity as an operator service provider and/or reseller of telecommunications services for state-wide service in Tennessee as specified in its application on file with the Authority.
2. That said company shall comply with all applicable state laws and TRA rules and regulations.
3. That this order shall be retained as proof of certification with this Authority, and may be used to obtain appropriately tariffed service and billing arrangements from Authority authorized telecommunications service providers.


Chairman


Director

ATTEST:


Executive Secretary


Director

TENNESSEE REGULATORY AUTHORITY

Lynn Greer, Chairman
Sara Kyle, Director
Melvin Malone, Director



460 James Robertson Parkway
Nashville, Tennessee 37243-0505

APPLICATION FOR CERTIFICATE TO PROVIDE OPERATOR SERVICES AND/OR RESELL TELECOMMUNICATION SERVICES IN TENNESSEE [RULE 1220-4-2-.57]

SECTION A

Part 1: General Information

A. Name of Applicant GOLDEN FINANCIAL AND COMMUNICATION SYSTEMS, LLC
Address 6389 Quail Hollow, Suite 201 City Memphis
State TN Zip Code 38120 Phone No. (901) 682-5668

B. Owner, Partners, or Corporate Officer

NAME	ADDRESS	CITY	STATE	ZIP CODE
Ralph D. Golden	6389 Quail Hollow	Memphis	TN	38120

C. Name and telephone number of contact person authorized to respond to Authority inquiries regarding company operations Monday through Friday.
Ralph D. Golden (901) 682-5668 (901) 682-5721
Name Phone No. Fax No.

Name and telephone number of contact person authorized to respond to Authority inquiries regarding this filing Monday through Friday.
Ralph D. Golden (901) 682-5668 (901) 682-5721
Name Phone No. Fax No.

D. List a toll-free telephone number that consumers can call to report service problems and/or request refunds or adjustments. 1-800-366-1326

E. Check the type of telecommunication services you plan to provide in Tennessee.
☐ Resell Interexchange long distance services
☐ Operator Services
☒ Resell local services
☐ Other (describe) _____

(To be filled out by TRA)
Company ID Number _____
Date Approved _____
Evaluator _____

98.00616

128225

Mail the completed application and a check for \$50.00 to: Tennessee Regulatory Authority, P.O. Box 198907, Nashville, TN 37219-8907. Should you have any questions, call (615) 741-7489, ext. 163.

- N/A

None

Local service only in all areas of Tennessee

² A copy of a bill is required if the applicant is going to bill the customer directly.

- R. Describe briefly how the applicant plans to market their services in Tennessee? If an independent telemarketer is going to be used, state company name and address.
Applicant will market through advertising in media; applicant will advertise and market to that segment of the population whose services have been terminated or can't obtain services because of credit or other financial reasons; Applicant will service only those residences/businesses wherein old service has been totally disconnected. This is a general guideline and does not preclude other means or customers.
- S. Describe the procedures the applicant will use to switch a consumer's preferred interexchange service, if applicable. Applicant will not be switching preferred inter-exchange service through this company. The Applicant will negotiate directly with the chosen carrier for inter-exchange service.
- T. Applicant has the ability and agrees to honor the form of call blocking that the consumer has subscribed to with their local telephone company. Yes xxx No
- U. Applicant gives permission to the local telephone company to provide the Authority a periodic sample of the reseller's intrastate toll calls. The purpose of this analysis is to audit the reseller's rates to assure they are at or below the dominant carrier's tariffed rates. Yes xxx No

Part II: Organization Structure

A. Type of Organization

 Individual Corporation
 Partnership LLC Other (Explain on separate sheet)

B. If partnership and/or Non-resident

- (1) Attach a copy of Articles of Incorporation and current by-laws.
- (2) Attach a copy of Certification of Authority issued by Tennessee Secretary of State showing corporation's authority to engage in business in Tennessee.

Part III: Financial Information

- A. Attach a current financial statement showing in detail the applicant's financial condition, including balance sheet and income statement, or a copy of IRS form 1120 or 1065 filed by your business for the previous year. Attach, if available, a copy of your company's 10K and/or stockholder reports.

Part IV: Display Card

If applicable, attach a copy of the display card to be placed on the aggregators telephone which shows what operator services are to be provided. The card must contain all required information listed in the attached Rule (1220-4-2-.57, B)³, which includes a toll-free number consumers can call for service problems and refunds.

³It is the responsibility of the reseller or operator service provider to assure that the appropriate display card is affixed to the aggregates telephones.

Part V: Rule Compliance Agreement

A. The Reseller or Operator Service Provider applicant, hereby, affirms the following:

- Has received, read, and understands the Tennessee Regulatory Authority's (TRA) Reseller Rules and Regulations, (Appendix III)
- Understands the penalties for non-compliance, and all associated fees to provide such service.
- Will comply with the TRA Reseller Rules and all other applicable Authority Rules and state laws, including T.C.A. Section 65-5-206 (Appendix IV),
- That all information provided in the attached registration document is true to the best of my knowledge.

GOLDEN FINANCIAL AND COMMUNICATION
SYSTEMS, LLC

Company Name

Date

Ralph D. Holden
Company Official

Chief Manager
Title

Subscribed and sworn
before me this 21 day
of Aug, 1998

Jude Mathis
Notary Public

My Com. Expires: 5-23-2000

seal

Secretary of State
Corporations Section
James K. Polk Building, Suite 1800
Nashville, Tennessee 37243-0306

DATE: 06/18/98
REQUEST NUMBER: 3524-0458
TELEPHONE CONTACT: (615) 741-0537
FILE DATE/TIME: 06/17/98 1011
EFFECTIVE DATE/TIME: 06/17/98 1011
CONTROL NUMBER: 0340213

TO:
RALPH D GOLDEN ATTY
6389 QUAIL HOLLOW
STE. 201
MEMPHIS, TN 38120

RE:
GOLDEN FINANCIAL AND COMMUNICATION SERVICES, LLC
ARTICLES OF AMENDMENT - LIMITED LIABILITY COMPANY

THIS WILL ACKNOWLEDGE THE FILING OF THE ATTACHED DOCUMENT WITH AN EFFECTIVE DATE AS INDICATED ABOVE.

WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR FILING, PLEASE REFER TO THE LIMITED LIABILITY COMPANY CONTROL NUMBER GIVEN ABOVE. PLEASE BE ADVISED THAT THIS DOCUMENT MUST ALSO BE FILED IN THE OFFICE OF THE REGISTER OF DEEDS IN THE COUNTY WHEREIN A LIMITED LIABILITY COMPANY HAS ITS PRINCIPAL OFFICE IF SUCH PRINCIPAL OFFICE IS IN TENNESSEE.

FOR: ARTICLES OF AMENDMENT - LIMITED LIABILITY COMPANY ON DATE: 06/17/98

FROM:
RALPH D GOLDEN (6389 QUAIL HOLLOW)
6389 QUAIL HOLLOW
SUITE 201
MEMPHIS, TN 38120-0000

RECEIVED:	FEES	
	\$10.00	\$0.00
TOTAL PAYMENT RECEIVED:		\$10.00

RECEIPT NUMBER: 00002327276
ACCOUNT NUMBER: 00001753

Riley C Darnell

RILEY C. DARNELL
SECRETARY OF STATE



FILED
3:524 10453
RECEIVED
10 JUN 17 11:16:11
JOHN W. BELL
SECRETARY OF STATE

**AMENDMENT TO THE ARTICLES OF
ORGANIZATION OF
PAY DAY CHECK ADVANCE SYSTEMS, LLC**

Pursuant to the provisions of Section 48-209-104 of the Tennessee Limited Liability Companies, the undersigned Limited Liability Company adopts the following Amendment to its Articles of Organization:

1. The name of Limited Liability Company is PAY DAY CHECK ADVANCE SYSTEMS, LLC.

2. The Amendment adopted is:

Paragraph 1 of the original Articles of Organization is deleted and the following is inserted:

1. The name of the Limited Liability Company is
GOLDEN FINANCIAL AND COMMUNICATION
SERVICES, LLC.

3. The Amendment was duly adopted at a meeting of the members on June 9, 1998.

4. The Amendment is to be effective upon being filed with the Secretary of State.

DATED this 15th day of June, 1998.

PAY DAY CHECK ADVANCE SYSTEMS, LLC

BY: Ralph D. Golden

RALPH D. GOLDEN, Chief Manager

GZ 7183

Secretary of State

Corporations Section

James K. Polk Building, Suite 1800

Nashville, Tennessee 37243-0306

DATE: 11/06/97
REQUEST NUMBER: 3406-2671
TELEPHONE CONTACT: (615) 741-0537
FILE DATE/TIME: 11/04/97 1041
EFFECTIVE DATE/TIME: 11/04/97 1041
CONTROL NUMBER: 0340213

TO:
GOLDEN & MARTIN
6389 QUAIL HOLLOW
SUITE 201
MEMPHIS, TN 38120

RE:
PAYDAY CHECK ADVANCE SYSTEMS, LLC
ARTICLES OF ORGANIZATION -
LIMITED LIABILITY COMPANY

CONGRATULATIONS UPON THE FORMATION OF THE LIMITED LIABILITY COMPANY IN THE STATE OF TENNESSEE WHICH IS EFFECTIVE AS INDICATED ABOVE.

A LIMITED LIABILITY COMPANY ANNUAL REPORT MUST BE FILED WITH THE SECRETARY OF STATE ON OR BEFORE THE FIRST DAY OF THE FOURTH MONTH FOLLOWING THE CLOSE OF THE LIMITED LIABILITY COMPANY'S FISCAL YEAR. ONCE THE FISCAL YEAR HAS BEEN ESTABLISHED, PLEASE PROVIDE THIS OFFICE WITH WRITTEN NOTIFICATION. THIS OFFICE WILL MAIL THE REPORT DURING THE LAST MONTH OF SAID FISCAL YEAR TO THE LIMITED LIABILITY COMPANY AT THE ADDRESS OF ITS PRINCIPAL OFFICE OR TO A MAILING ADDRESS PROVIDED TO THIS OFFICE IN WRITING. FAILURE TO FILE THIS REPORT OR TO MAINTAIN A REGISTERED AGENT AND OFFICE WILL SUBJECT THE LIMITED LIABILITY COMPANY TO ADMINISTRATIVE DISSOLUTION.

WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR FILING, PLEASE REFER TO THE LIMITED LIABILITY COMPANY CONTROL NUMBER GIVEN ABOVE. PLEASE BE ADVISED THAT THIS DOCUMENT MUST ALSO BE FILED IN THE OFFICE OF THE REGISTER OF DEEDS IN THE COUNTY WHEREIN A LIMITED LIABILITY COMPANY HAS ITS PRINCIPAL OFFICE IF SUCH PRINCIPAL OFFICE IS IN TENNESSEE.

FOR: ARTICLES OF ORGANIZATION -
LIMITED LIABILITY COMPANY

ON DATE: 11/04/97

FROM:
RALPH D. GOLDEN
6389 QUAIL HOLLOW
SUITE 201
MEMPHIS, TN 38120-0000

RECEIVED: FEES \$300.00 \$0.00
TOTAL PAYMENT RECEIVED: \$300.00

RECEIPT NUMBER: 00002202335
ACCOUNT NUMBER: 00272075

Riley C. Darnell

RILEY C. DARNELL
SECRETARY OF STATE



ARTICLES OF ORGANIZATION**PAYDAY CHECK ADVANCE SYSTEMS, LLC**

The undersigned Organizer hereby adopts the following Articles of Organization for PAYDAY CHECK ADVANCE SYSTEMS, LLC, and states as follows:

1. The name of the Limited Liability Company is Payday Check Advance Systems, LLC.
2. The name of the registered agent and street address, county and zip code of the registered agent's office are Ralph D. Golden, 6389 Quail Hollow, Suite 201, Memphis, Shelby County, Tennessee 38120.
3. The name and address of the organizer of the Limited Liability Company are Ralph D. Golden, 6389 Quail Hollow, Suite 201, Memphis, Shelby County, Tennessee 38120.
4. At the date and time of formation, there are two (2) or more members of the Limited Liability Company.
5. The Limited Liability Company will be member-managed.
6. The street address, county and zip code of the principal executive office of the Limited Liability Company are 6389 Quail Hollow, Suite 201, Memphis, Shelby County, Tennessee 38120.
7. The Limited Liability Company shall not have the power to expel a member.
8. The duration of the Limited Liability Company is to be perpetual.
9. The members, parties to a contribution agreement or a contribution allowance agreement shall have preemptive rights to obtain governance and financial rights in the Limited Liability Company.

10. The purpose of the Limited Liability Company is to provide payday check advances, advances on car titles, and any and all other deferred presentment services, and to engage in any other lawful businesses or transactions.

11. The Chief Manager shall have the authority to execute instruments for the transfer of real property; CONDITIONAL, however, on any such transfer of real property being first approved by the members of the Limited Liability Company and pursuant to the Tennessee Limited Liability Company Act.

Ralph D. Golden

RALPH D. GOLDEN
Organizer

DATED: 10-30-97

GZ. 7183

D/C	DR
Per	Item
Val	
STATE TAX	
REGISTER'S FEE	
RECORDING FEE <u>5.00</u>	
WT	<input type="checkbox"/> HINDU PSE
TOTAL	
STATE OF TENNESSEE	
SHELBY COUNTY	
GUY E. BATES	
REGISTER	

GZ7183

SHELBY COUNTY
REGISTER OF DEEDS

97 NOV 21 AM 11:22