DLoans LLC - Certificate of Formation

Article 1 - Formation

1.1 Name. The legal name of the company shall be "DLoans", doing business as "DLoans LLC". The associated in-game DB shall be called "DLoans". Other DBs may be transferred into company funds by the Manager.
1.2 Formation. The Company is a limited liability company organized under the Legal Entity Act of the Commonwealth of Redmont. The Company shall be registered with the Department of Commerce ("DoC").
1.3 Jurisdiction. The registered jurisdiction shall be the Commonwealth of Redmont ("Redmont"). This certificate shall be governed by the laws thereof.
1.4 Incorporator. The initial incorporator of the Company is DarkChes.
1.5 Purpose. The purpose of the company is to engage in any lawful act or activity for which the Company may be organized under the Laws of Redmont, specifically including commercial banking, lending, and financial services.

Article 2 - Membership

2.1 Members. The sole Member of the Company is DarkChes. Members may only be added via an amendment to this provision of the Certificate.
2.2 Transfer of Membership. No membership may be sold, assigned, transferred, pledged, or encumbered apart from the process set out in Article 2.1.
2.3 Capital Contributions. The required capital contribution for the Member shall be 0.00$.
2.4 Structure. The Company is a member-based limited liability company. Ownership, voting rights, and all economic interests in the Company are vested solely in its sole Member, DarkChes. Any actions or votes shall require a 100% majority vote of the Member for passage.
2.5 Written Consent. Any action required or permitted may be taken by written consent in lieu of meetings. This provision applies to all individuals afforded powers under this certificate.

Article 3 - Management

3.1 Manager-managed. The Company shall be manager-managed.
3.2 President. All managerial power shall be vested in a President. The Member may freely appoint and dismiss them. The initial President shall be DarkChes.
3.3 Powers of the President. The President shall have the power to:
(1) manage the Company, its business, and its funds;
(2) contract, hire, manage, and fire employees;
(3) bind the Company in legal matters; and
(4) accept or decline legal representation.
Transactions may only be conducted with approval from the Member.
3.4 Delegation. The President may delegate their power, wholly or partially, to employees of the Company. Such a delegation may be revoked by the President at any time, and the President reserves the right to exercise his power concurrently.

Article 4 - Liability

4.1 Limited Liability. No Member or the President shall be personally liable for the debts, obligations, or liabilities of the Company. Personal assets and balances of DarkChes are entirely insulated from corporate liabilities.
4.2 Indemnification. The Company shall indemnify the Member and Manager to the maximum extent permitted under the Legal Entity Act for any action taken in good faith on behalf of the Company.

Article 5 - Finances
5.1 Profit and Loss distribution. All profits and losses shall be retained by the company to conduct its business and secure player deposits.
5.2 Compliance. The Company commits to maintaining transparent digital tracking of all financial assets to maintain liquidity and fully cooperate with Department of Commerce audits.

Article 6 - Dissolution
6.1 Dissolution. The Company may be dissolved only by a formal written resolution of the Member, recorded in the Company Docket. All dissolution procedures shall be conducted in accordance with the Legal Entity Act.

Article 7 - Amendments
7.1 Amendments. This certificate may only be amended by the Member (DarkChes) via a written amendment.

Article 8 - Bylaws
8.1 No Bylaws. The Company may not adopt bylaws, and is exclusively governed by this certificate and the laws of Redmont.

Article 9 - Miscellaneous
9.1 In-game DB. The in-game business account of the Company shall be owned by the President as an agent. The Company retains legal ownership.
9.2 Dispute Resolution. All disputes shall be resolved within the Courts of Redmont.