

**Electronic Articles of Organization
For
Florida Limited Liability Company**

L02000019146
FILED 8:00 AM
July 29, 2002
Sec. Of State

Article I

The name of the Limited Liability Company is:

KOL AUTO FINANCE LLC

Article II

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

1500 BELVEDERE ROAD
WEST PALM BEACH, FL. US 33405

The mailing address of the Limited Liability Company is:

780 S. SAPODILLA AVENUE
SUITE PH14
WEST PALM BEACH, FL. US 33401

Article III

The name and Florida street address of the registered agent is:

WINDWARD CAPITAL, LLC.
780 S. SAPODILLA AVENUE
SUITE PH14
WEST PALM BEACH, FL. 33401

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: ROMAN C. MESINA

Article IV

The Limited Liability Company is a manager managed company

Article V

The name and address of members/managers are:

Title: MGR
WINDWARD CAPITAL, LLC.
780 S. SAPODILLA AVENUE, SUITE PH14
WEST PALM BEACH, FL. 33401 US

Title: MGR
KOL AUTO SALES
1500 BELVEDERE ROAD
WEST PALM BEACH, FL. 33405 US

Article VI

The effective date for this Limited Liability Company shall be:

08/01/2002

Signature of member or an authorized representative of a member

Signature: ROMAN C. MESINA

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