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Porter Wright Morris & Arthur LLP 5801 Pelican Bay Boulevard Suite 300 Naples, Florida 34108-2709 Main Telephone #: 800-876-7962 Main FacsImile #: 239-593-2990

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RE: [Doctor Credit Automo	tive, LLC		22 RIDA
Pleas	e file the following rega	irding the above reference	ced limited liability comp	any;
1.	Articles of Organizatio	on.		
We ha	ave requested a certific	ate of good standing and	d a certified copy of sam	e
Please	e call me if you have a	ny questions. Thank you	1.	
From: THE O	W. Jeffrey Cecil, Es RIGINAL OF THIS DOCUM		Phone No. <u>(239</u>)	593-2950
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ARTICLES OF ORGANIZATION OF DOCTOR CREDIT AUTOMOTIVE, LLC

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, Chapter 608, Florida Statutes, hereby makes, acknowledges, and files the following Articles of Organization.

ARTICLE I – NAME

The name of the limited liability company shall be Doctor Credit Automotive; LLC (the "Company").

ARTICLE II -- ADDRESS

The mailing address of the Company shall be 7948 Baymeadows Way, Suite 300, Jacksonville, Florida 32256. The street address of the initial principal office of the Company shall be 7948 Baymeadows Way, Suite 300, Jacksonville, Florida 32256.

ARTICLE III -- DURATION

The Company shall commence its existence on the date these Articles of Organization are filed by the Florida Department of State. The Company's existence shall be perpetual unless the Company is earlier dissolved as provided in these Articles of Organization or in the Company's Operating Agreement.

ARTICLE IV -- REGISTERED OFFICE AND AGENT

The name and street address of the initial registered agent of the Company in the State of Florida are W. Jeffrey Cecil, Esquire, 5801 Pelican Bay Blvd., Suite 300, Naples, Florida 34108.

ARTICLE V -- MANAGEMENT

The Company shall be managed by the members in accordance with the Operating Agreement adopted by the members for the management of the business and affairs of the Company. The Operating Agreement may contain any provisions for the regulation and management of the affairs of the Company not inconsistent with law or these Articles of Organization.

IN WITNESS WHEREOF, the undersigned organizer has made and subscribed these Articles of Organization at Naples, Florida, on this 11th day of November, 2008.

Authorized Vepresentative of Member

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ACCEPTANCE OF REGISTERED AGENT

The undersigned, being the person named in the Articles of Organization of Doctor Credit Automotive, LLC, as the registered agent of this limited liability company, hereby consents to accept service of process for the above-stated company at the place designated in the Articles of Organization, and accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of his duties, and is familiar with and accepts the obligations of the position of registered agent.

Date: November 11, 2008.

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