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UNITED FINANCIAL BUSINESS SERVICES, INC.

620 Cranes Way, Suite #207
Altamonte Springs, FL 32701

RONALD LAURIA, MBA, CTP
C.E.O.

Phone (407) 331-0576
Fax (407) 331-0729
Mobile (407) 256-3228

September 25, 2000

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-10/13/00--01048--006
*****78.75 *****78.75

SUBJECT: AUTO FINANCING LIMITED

Enclosed please find an original and one (1) copy of the Articles of Incorporation for the above corporation and a check in the amount of \$78.75.

From: Ronald Lauria
United Financial Business Services
Att: Ronald G. Lauria
620 Cranes Way # 207
Altamonte Springs, FL 32701
(407) 331-0576

FILED
09 OCT 13 AM 9:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Ronald GAVE
AUTHORIZATION BY PHONE TO
CORRECT Suffix
DATE 10-16-00
JOE EXAM 7c

F. CHESSER OCT 16 2000

10-24877

ARTICLES OF INCORPORATION

FOR

AUTO FINANCING LIMITED INC.

ARTICLE I NAME

The name of the corp. shall be: AUTO FINANCING LIMITED INC.

ARTICLE II DURATION

This corporation shall have perpetual existence commencing on the date of the Articles with the Department of State.

ARTICLE III PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes, as now exists or may be amended.

ARTICLE IV INITIAL OFFICE

The principal place of business & mailing address shall be:

5790 PEREGRINE AVE
ORLANDO, FL 32819

ARTICLE V CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of One Dollar (\$1.00) par value common stock which shall be designated as "Common Shares."

ARTICLE VI INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

HAKAN OZDEMIR
5790 PEREGRINE AVE
ORLANDO, FL 32819

ARTICLE VII PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation, shall have the right to purchase his prorata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

(Continued)

ARTICLE VIII INITIAL BOARD OF DIRECTORS & INCORPORATOR

This corporation shall have two directors constituting the initial Board of Directors. The number of directors may be either increased or decreased from time to time by the by-laws; however, there shall never be less than one director. The name and address of the initial Director and the incorporator signing these papers is:

PRESIDENT/DIRECTOR

HAKAN OZDEMIR
5790 PEREGRINE AVE
ORLANDO, FL 32819

SECRETARY/DIRECTOR

SERHAT OZKAN
1665 S KIRKMAN RD, APT 350
ORLANDO, FL 32811

ARTICLE IX INDEMNIFICATION

The corporation shall indemnify any Officer or Director or any former Officer or Director, to the full extent permitted by law.

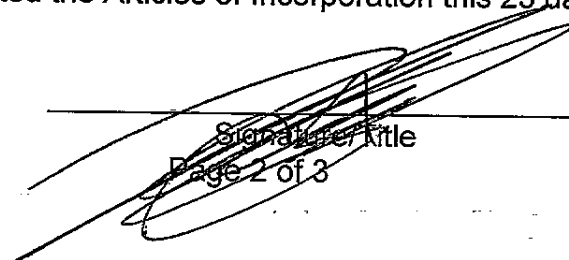
ARTICLE X AMENDMENTS

This corporation reserves the right to amend or repeal any provision contained in these articles of incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the stockholders is subject to this reservation.

ARTICLE XI SPECIAL PROVISIONS

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as may be necessary shall be deemed to have been taken by the appropriate officer to accomplish compliance.

The undersigned have executed the Articles of Incorporation this 25 day of September 2000.



Signature Title President
Page 2 of 3

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provision of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: AUTO FINANCING LIMITED INC.

2. The name and address of the registered agent and office is:

HAKAN OZDEMIR
5790 PEREGRINE AVE
ORLANDO, FL 32819

SIGNATURE: _____

TITLE: _____

PRESIDENT

DATE: _____

9/25/00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

00 OCT 13 AM 9:52

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HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION 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 OBLIGATION OF MY POSITION AS REGISTERED AGENT.

SIGNATURE: _____

DATE: _____

9/25/00