

**Electronic Articles of Incorporation
For**

**P01000093071
FILED
September 24, 2001
Sec. Of State**

PENN CREDIT OF FLORIDA, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

PENN CREDIT OF FLORIDA, INC.

Article II

The principal place of business address:

8755 NW 149TH TERRACE
MIAMI LAKES, FL. 33018

The mailing address of the corporation is:

8755 NW 149TH TERRACE
MIAMI LAKES, FL. 33018

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

DOMINGO M MOYA
8755 NW 149TH TERRACE
MIAMI LAKES, FL. 33018

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: DOMINGO M. MOYA

Article VI

The name and address of the incorporator is:

DOMINGO M. MOYA
8755 NW 149TH TERRACE
MIAMI LAKES, FL 33018

Incorporator Signature: DOMINGO M. MOYA

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: VPTS
ESTHER GARCIA
8755 NW 149TH TERRACE
MIAMI LAKES, FL. 33018