

TRANSMITTAL LETTER

P02000030703

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

EFFECTIVE DATE
3-1-02

SUBJECT: WFS. Financial
(Proposed corporate name - must include suffix)

900005040149-7
-03/04/02--01042-017
*****78.75 *****78.75

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate

\$122.50
Filing Fee
& Certified Copy

\$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: William F. Schneider
Name (Printed or typed)

418 CR 25
Address

Lady Lake, FL 32159
City, State & Zip

352 259 -0098
Daytime Telephone number

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 MAR -4 AM 8:01

WZ 6686

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

March 11, 2002

WILLIAM F SCHNEIDER
418 CR 25
LADY LAKE, FL 32159

SUBJECT: WFS FINANCIAL
Ref. Number: W02000006686

We have received your document for WFS FINANCIAL and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6904.

Freida Chesser
Corporate Specialist
New Filings Section

Letter Number: 102A00014535

ARTICLES OF INCORPORATION

OF
WFS FINANCIAL *of Central Florida, Inc.*
EFFECTIVE DATE
3-1-02

The undersigned incorporators hereby associate themselves together to form a corporation under Chapter 607, Florida Statutes.

ARTICLE I

NAME

The name of the corporation is WFS FINANCIAL .

whose address is;

40131 Orange Circle, Lady Lake, FL 32159

ARTICLE II

GENERAL PURPOSE

The general purpose or purposes for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes.

ARTICLE III

CAPITAL STOCK

The aggregate number of shares of stock which the corporation shall have the authority to issue is 60,000 shares of common stock having a par value of \$1.00 per share.

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 MAR -14 AM 8:01

ARTICLE IV

TERM OF EXISTENCE

This corporation shall begin its existence on March 1, 2002 &/or the day these Articles of Incorporation are filed with the Secretary of State of the State of Florida, and shall exist perpetually.

ARTICLE V

**ADDRESS OF INITIAL REGISTERED OFFICE AND
NAME OF INITIAL REGISTERED AGENT**

The initial registered office of this corporation and the name of its initial registered agent at such address are:

Patricia A. Peters

2501 W. Main St., Suite 110, Leesburg, FL 34748

Mailing Address: P.O. Box 492060

Leesburg, FL 34749-2060

ARTICLE VI

DIRECTORS

The initial Board of Directors shall consist of two (2) members. A member of the Board of Directors need not be a resident of the State of Florida or a shareholder of the corporation.

The name and address of the person's who shall serve as Directors until the first annual meeting of shareholders, or until their successors have been elected and qualified are as follows:

ARTICLE X

BYLAWS

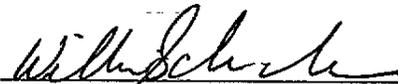
The power to adopt, amend or repeal the Bylaws shall be reserved to the Shareholders of this corporation.

ARTICLE XI

INDEMNIFICATION

The corporation shall indemnify each officer and director, including former officers and directors, to the full extent permitted by law.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
this 1st day of March, 2002.

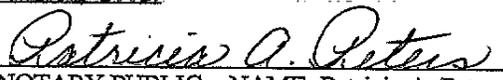


William Schneider

STATE OF FLORIDA
COUNTY OF LAKE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared WILLIAM SCHNEIDER personally known to me, and who executed the foregoing document, and who acknowledged before me that he executed the same for the uses and purposes set forth therein, and who did (did not) take an oath

WITNESS my hand and official seal in the State and County last aforesaid this 1st day of March, 2002.



NOTARY PUBLIC NAME: Patricia A. Peters

My commission expires:



Patricia A Peters
My Commission DD049051
Expires September 27 2005

ACKNOWLEDGMENT:

Having been named to accept service of process for the above corporation at the place designated in these Articles of Incorporation, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Patricia A. Peters

Patricia A. Peters
REGISTERED AGENT

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 MAR -4 AM 8:01