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ARTICLES OF INCORPORATION

FOR

The undersigned, incorporator, for the purpose of forming a corporation under the Processing Scripts adopt(s) the following Articles of Incorporation Porticle I - NAME

**TICLE I - NAME

**TICLE I - NAME The undersigned, incorporator, for the purpose of forming a corporation under the Florida

The name of the corporation is

PACIFIC CREDIT FINANCE COMPANY, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation is this corporation is 1290 E. Oakland Park Blvd., Suite 200, Ft. Lauderdale, FL 33334.

ARTICLE III - OFFICERS

The name and address of the initial officer(s) is

P - David A. Hoines 1290 E. Oakland Park Blvd., Suite 200 Ft. Lauderdale, FL 33334

ARTICLE IV - SHARES

The number os shares of stock that this corporation is authorized to have outstanding at any one time is one hundred (100) common shares having a par value of one dollar (\$1.00) per share.(100)

ARTICLE V - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent for this corporation is

David A. Hoines, Esquire 1290 E. Oakland Park Blvd., Suite 200 Ft. Lauderdale, FL 33334

ARTICLE VI - INCORPORATION

The name and address of the incorporator for this corporation is David A. Hoines, Esq. 1290 E. Oakland Park Blvd., Suite 200, Ft. Lauderdale, FL 33334.

The undersigned incorporator has executed these Articles of Incorporation this Zbday of October, 2002.

David A. Hoines

President

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501 or 617/0501, 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

The name of the corporation is

PACIFIC CREDIT FINANCE COMPANY, INC.

The name and address of the registered agent is

David A. Hoines, Esquire 1290 E. Oakland Park Blvd., Suite 200 Ft. Lauderdale, FL 33334

Having been named registered agent for the stated corporation, I hereby accept the appointment as registered agent and am familiar with and accept the obligations of my position.

David A. Hoines, Esquire

Dated: October 28, 2002