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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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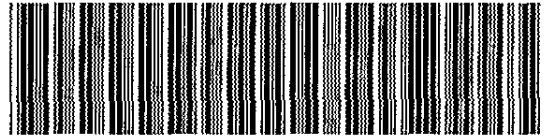
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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OS 10/31

**CORPORATE
ACCESS,
INC.**

236 East 6th Avenue . Tallahassee, Florida 32303

P.O. Box 37066 (32315-7066) ~ (850) 222-2666 or (800) 969-1666 . Fax (850) 222-1666

WALK IN

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Articles

1.) *Western Atlantic Credit Finance Company, Inc.*
(CORPORATE NAME & DOCUMENT #)

2.)
(CORPORATE NAME & DOCUMENT #)

3.)
(CORPORATE NAME & DOCUMENT #)

4.)
(CORPORATE NAME & DOCUMENT #)

5.)
(CORPORATE NAME & DOCUMENT #)

SPECIAL INSTRUCTIONS

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ARTICLES OF INCORPORATION
FOR

WESTERN CREDIT FINANCE COMPANY, INC.

The undersigned, incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation is

WESTERN CREDIT FINANCE COMPANY, INC.

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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

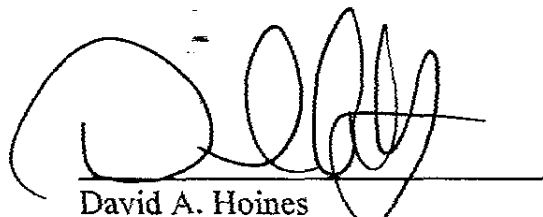
David A. Hoines, Esquire
1290 E. Oakland Park Blvd., Suite 200
Ft. Lauderdale, FL 33334

ARTICLE VI - INCORPORATION

The name and address of the incorporator for this corporation is:

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

The undersigned incorporator has executed these Articles of Incorporation this 29 day 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

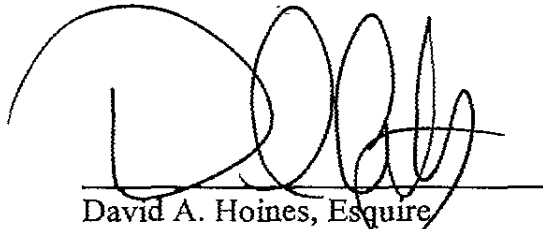
The name of the corporation is

WESTERN 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

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