Electronic Articles of Incorporation For

P03000004279 FILED January 13, 2003 Sec. Of State

NORTH FLORIDA AUTO FINANCE, 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: NORTH FLORIDA AUTO FINANCE, INC.

Article II

The principal place of business address:

4854 SAN JUAN AVE. JACKSONVILLE, FL. 32210

The mailing address of the corporation is:

4854 SAN JUAN AVE. JACKSONVILLE, FL. 32210

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:

WILLIAM A SEBASTIAN 4854 SAN JUAN AVE JACKSONVILLE, FL. 32210 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: WILLIAM A. SEBASTIAN

Article VI

The name and address of the incorporator is:

WILLIAM A. SEBASTIAN 4854 SAN JUAN AVE. JACKSONVILLE, FL 32210

Incorporator Signature: WILLIAM A. SEBASTIAN

Article VII

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

Title: D WILLIAM A SEBASTIAN 4854 SAN JUAN AVE. JACKSONVILLE, FL. 32210