

**Electronic Articles of Incorporation
For**

P03000041421
FILED
April 14, 2003
Sec. Of State

AC 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:

AC AUTO FINANCE. INC.

Article II

The principal place of business address:

12818 SW 17 STREET
MIAMI, FL. US 33175

The mailing address of the corporation is:

12818 SW 17 STREET
MIAMI, FL. US 33175

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:

100

Article V

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

YLDEFONZO GIL
4406 NW 111 CRT.
MIAMI, FL. 33178

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

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Registered Agent Signature: YLDEFONZO GILL

Article VI

The name and address of the incorporator is:

CIRO L. QUESADA
12818 SW 17 STREET
MIAMI, FL 33175

Incorporator Signature: CIRO L. QUESADA

Article VII

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

Title: P
JULIA BENTANCOUR
4406 NW 111 CRT.
MIAMI, FL. 33178 US

Title: VP
MARILUZ QUESADA
12818 SW 17 STREET
MIAMI, FL. 33175 US

Title: SEC
YLDEFONZO GIL
4406 NW 111 CRT.
MIAMI, FL. 33178 US

Title: TRE
CIRO L QUESADA
12818 SW 17 STREET
MIAMI, FL. 33175 US

Article VIII

The effective date for this corporation shall be:

05/01/2003