Electronic Articles of Incorporation For

P03000070087 FILED June 24, 2003 Sec. Of State

UFC 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:

UFC AUTO FINANCE, INC.

Article II

The principal place of business address:

4531 SW 74TH AVE. MIAMI, FL. 33155

The mailing address of the corporation is:

10710 SW 136CT MIAMI, FL. 33186

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:

DINORAH L VINCK 10710 SW 136TH CT. MIAMI, FL. 33186 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DINORAH VINCK

Article VI

The name and address of the incorporator is:

CONSTANTINO J. VINCK 10710 SW 136TH CT. MIAMI, FL. 33186

Incorporator Signature: CONSTANTINO J. VINCK

Article VII

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

Title: P CONSTANTINO J VINCK 10710 SW 136TH CT. MIAMI, FL. 33186

Article VIII

The effective date for this corporation shall be:

06/22/2003