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(Requestor's Name)

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(Address)

(City/State/Zip/Phone #)

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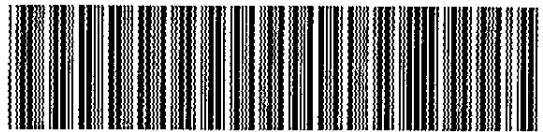
(Business Entity Name)

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TALLAHASSEE, FLORIDA

7/21/03

# EUGENE J. ALPHONSE

## *Certified Public Accountant*

Professional Association

Phone: 904-269-5890

Fax: 904-269-2551

Toll Free: 800-929-3834

E-mail: ejacpa@fdn.com

Accounting Offices  
2018 Smith Street  
Orange Park, FL 32073-5543

Please Reply To:  
Post Office Box 1421  
Orange Park, FL 32067-9939

### TRANSMITTAL LETTER

July 24, 2003

Florida Department Of State  
Division of Corporations  
PO Box 6327  
Tallahassee, FL 32314

SUBJECT: S&W Financing, Inc.

- ENCLOSED: (A) Enclosed are an original and one  
(1) copy of the articles of  
incorporation, and
- (B) Incorporator's check No. 1218 in  
the amount of \$87.50 for (1) Filing  
Fee, (2) Certified Copy and (3)  
Certificate Of Status
- (C) Registered Agent Is:  
Eugene J. Alphonse, CPA  
2018 Smith St.  
Orange Park, FL 32073-5543  
PH: 904/269-5890  
FX: 904/269-2551

FROM: Steven M. Woods  
4231 Country Road 218  
Middleburg, FL 32068  
904/406-2020

**ARTICLES OF INCORPORATION**  
In Compliance With Chapter 607 and/or Chapter 621, F.S. (Profit)

**ARTICLE I NAME:**

The Name Of The Corporation Shall Be:  
S&W Financing, Inc.

**ARTICLE II PRINCIPAL OFFICE:**

The Principal Place Of Business/Mailing Address Is:  
4231 County Road 218  
Middleburg, FL 32068

**ARTICLE III PURPOSE:**

The Purpose For Which S&W Financing, Inc. Is Organized:  
Financing Of Used Automobiles

**ARTICLE IV SHARES:**

The Number Of Shares Of Stock Is:  
1,000

**ARTICLE V INITIAL OFFICERS/DIRECTORS:**

The Name(s), Address(es) And Title(s):	
Steven M. Woods, Pres.	Patricia S. Woods, Sect.
4231 County Road 218	4231 County Road 218
Middleburg, FL 32068	Middleburg, FL 32068
904/406-2020	904/406-2020

**ARTICLE VI REGISTERED AGENT:**

The Name And Address Of The Registered Agent Is:  
Eugene J. Alphonse, CPA  
2018 Smith St.  
Orange Park, FL 32073-5543  
904/269-5890

**ARTICLE VII INCORPORATOR:**

The Name And Address Of The Incorporator Is:  
Steven M. Woods  
4231 County Road 218  
Middleburg, FL 32068

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TALLAHASSEE, FLORIDA

\*\*\*\*\*  
Having been named as registered agent to accept services of  
process for the above corporation at the place designated in this  
certificate, I am familiar with and accept the appointment as  
registered agent and agree to act in this capacity.

-----  
Signature/Registered Agent

7/24/03  
-----  
Date

-----  
Signature/Incorporator

7/23/2003  
-----  
Date