Electronic Articles of Incorporation For

P03000105920 FILED September 26, 2003 Sec. Of State

SEPER M 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: SEPER M AUTO FINANCE, INC.

Article II

The principal place of business address:

285 WEST 21ST STREET HIALEAH, FL. US 33010

The mailing address of the corporation is:

285 WEST 21ST STREET HIALEAH, FL. US 33010

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:

LEONARDO M BALUJA 285 WEST 21 STREET HIALEAH, FL. 33010 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LEONARDO M BALUJA

Article VI

The name and address of the incorporator is:

LEONARDO M BALUJA 285 WEST 21 ST

HIALEAH FL 33010

Incorporator Signature: JULIO M BALUJA

Article VII

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

Title: P LEONARDO M BALUJA 285 WEST 21 STREET HIALEAH, FL. 33010

Article VIII

The effective date for this corporation shall be:

09/26/2003