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11/3/03

Ocala Financial Credit Services, Inc. 5980 East Hwy 326 Silver Springs FL 34488-1231 727-804-1235 727-446-4515 fax

October 17, 2003

Secretary of State New Filings P. O. Box 6327 Tallahassee FL 32314



Re: Ocala Financial Credit Services, Inc.

Dear Secretary,

Enclosed are two originals and one copy of the articles for Ocala Financial Credit Services, Inc.. Also enclosed is a money order for the filing fee and initial registered agent fee in the amount of \$ 78.50 for both.

Please return the extra copy with the "filing date stamp" on it for my records. I have provided a self addressed stamped envelope.

If you have any questions feel free to contact me at the numbers above.

Sincerely,

George Graves

Articles of Incorporation of

Ocala Financial Credit Services, Inc.

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TALLAHASSEE FI In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

Article I - Name

The name of the corporation shall be Ocala Financial Credit Services, Inc.

Article II - Principle Office

The principle place of business/mailing address;

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5980 East Hwy 326 Silver Springs FL 34488-1231

Article III - Purpose

The purpose for which the corporation is organized is to operate any legal enterprise in compliance with all local, state, and federal ordinances, statutes, rules, and regulations.

Article IV - Shares

The number of shares of stock is one hundred (100).

Article V - Registered Agent

The name of the initial registered agent is George Graves. The address of the initial registered agent is

5980 East Hwy 326 Silver Springs FL 34488-1231

Article VI - Incorporator

The name and address of the Incorporator is George Graves, 5980 Hwy 326, Silver Springs, FL 34488-1231.

Article VII - Officers

The initial officers are;

George Graves

President / Treasurer

Having been named as registered agent to accept service of process for the above stated 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.

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Signature Registered Agent

Signature / Incorporator

Date

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