Electronic Articles of Incorporation For

P03000125350 FILED November 04, 2003 Sec. Of State

ABPB 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: ABPB AUTO FINANCE, INC.

Article II

The principal place of business address:

1502 NORTH DIXIE HIGHWAY LAKE WORTH, FL. US 33460

The mailing address of the corporation is:

1803 LYNTON CIRCLE WELLINGTON, FL. US 33417

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:

LUIS A ALVAREZ 1502 NORTH DIXIE HIGHWAY LAKE WORTH, FL. 33460 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LUIS A ALVAREZ

Article VI

The name and address of the incorporator is:

LUIS A ALVAREZ 1502 NORTH DIXIE HIGHWAY LAKE WORTH, FL 33460

Incorporator Signature: LUIS A ALVAREZ

Article VII

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

Title: P ELBA ALVAREZ 1803 LYNTON CIRCLE WELLINGTON, FL. 33414 US

Title: VP LUIS ALVAREZ 1803 LYNTON CIRCLE WELLINGTON, FL. 33414 US

Article VIII

The effective date for this corporation shall be:

11/04/2003