Electronic Articles of Incorporation For

P04000063860 FILED April 16, 2004 Sec. Of State wcunningham

GULF COAST FLORIDA FINANCIAL, 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:

GULF COAST FLORIDA FINANCIAL, INC.

Article II

The principal place of business address:

2838 LAND O LAKES BLVD LAND O LAKES, FL. 34639

The mailing address of the corporation is:

PO BOX 2328 LAND O LAKES, FL. 34639

Article III

The purpose for which this corporation is organized is:

TO BUY AND SELL AUTO CONTRACTS & TO MAINTAIN ACCOUNTS COLLECTIONS & REPOSSIONS & TO SELL OFF VEHICLES FOR BAD DEBIT

Article IV

The number of shares the corporation is authorized to issue is:

2

Article V

The name and Florida street address of the registered agent is:

DARRELL N HARP 19409 VIA DEL MAR #103 TAMPA, FL. 33647 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DARRELL HARP

Article VI

The name and address of the incorporator is:

DARRELL HARP 19409 VIA DEL MAR # 103 TAMPA FL 33647

Incorporator Signature: DARRELL HARP

Article VII

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

Title: P DARRELL N HARP PO BOX 2328 LAND O LAKES, FL. 34639

Title: VP MAURA E HARP PO BOX 2328 LAND O LAKES, FL. 34639

Article VIII

The effective date for this corporation shall be:

04/10/2004