Electronic Articles of Incorporation For

P05000047256 FILED March 30, 2005 Sec. Of State bregister

AMERICAN CREDIT 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: AMERICAN CREDIT FINANCIAL, INC.

Article II

The principal place of business address: 1385 WEST STATE ROAD 434 LONGWOOD, FL. US 32750

The mailing address of the corporation is:

1385 WEST STATE ROAD 434 LONGWOOD, FL. US 32750

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: 2000

Article V

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

JEFFREY NUSS 1385 WEST STATE ROAD 434 LONGWOOD, FL. 32750 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JEFFREY NUSS

Article VI

The name and address of the incorporator is:

JEFFREY NUSS 1385 WEST STATE ROAD 434 LONGWOOD FL 32750

Incorporator Signature: JEFFREY NUSS

Article VII

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

Title: PVD JEFFREY NUSS 1385 WEST STATE ROAD 434 LONGWOOD, FL. 32750 US

Title: ST JEFFREY NUSS 1385 WEST STATE ROAD 434 LONGWOOD, FL. 32750 US

Article VIII

The effective date for this corporation shall be:

03/28/2005