

**Electronic Articles of Incorporation
For**

P05000057002
FILED
April 18, 2005
Sec. Of State
nculligan

2ND CHANCE 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:

2ND CHANCE AUTO FINANCE INC.

Article II

The principal place of business address:

1906 WEST PLATT ST.
TAMPA, FL. US 33606

The mailing address of the corporation is:

1906 WEST PLATT ST.
TAMPA, FL. US 33606

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:

ROBERT E VALDEZ SR.
1906 WEST PLATT ST.
TAMPA, FL. 33606

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ROBERT E. VALDEZ SR.

Article VI

The name and address of the incorporator is:

ROBERT E. VALDEZ SR.
1906 WEST PLATT ST.
TAMPA, FL 33606

Incorporator Signature: ROBERT E. VALDEZ SR.

Article VII

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

Title: P
ROBERT E VALDEZ SR.
1906 WEST PLATT ST.
TAMPA, FL. 33606

Title: VP
JAMES E CASCIO
5830 MEMORIAL HWY. APT # 811
TAMPA, FL. 33615

Article VIII

The effective date for this corporation shall be:

05/01/2005