

**Electronic Articles of Incorporation
For**

P06000141279
FILED
November 08, 2006
Sec. Of State
jshivers

I & R 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:

I & R AUTO FINANCE, INC.

Article II

The principal place of business address:

4615 E. 10 AVE.
HIALEAH, FL. 33013

The mailing address of the corporation is:

4615 E. 10 AVE.
HIALEAH, FL. 33013

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:

500

Article V

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

HECTOR J MIR
2655 LE JEUNE ROAD
SUITE 1107
CORAL GABLES, FL. 33134

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

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Registered Agent Signature: HECTOR J. MIR

Article VI

The name and address of the incorporator is:

HECTOR J. MIR, ESQ.
2655 LE JEUNE ROAD
SUITE 1107
CORAL GABLES, FL 33134

Incorporator Signature: HECTOR J. MIR

Article VII

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

Title: D
IVAN J PADILLA
4615 E. 10 AVE.
HIALEAH, FL. 33013

Title: D
ROILAN GOENAGA
6868 S.W. 8 STREET
MIAMI, FL. 33144

Article VIII

The effective date for this corporation shall be:

11/08/2006