Electronic Articles of Incorporation For

P07000061792 FILED May 24, 2007 Sec. Of State bmcknight

S & M AUTO WORLD 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:

S & M AUTO WORLD INC.

Article II

The principal place of business address:

1583 E SILVER STAR RD. SUITE 200 OCOEE, FL. 32750

The mailing address of the corporation is:

1583 E SILVER STAR RD. SUITE 200 OCOEE, FL. 32750

Article III

The purpose for which this corporation is organized is:

THE PURPOSE OF ME ESTABLISHING THIS COMPANY IS SO THAT I MAY PURCHASE VEHICLES TO RESELL TO UNDERPRIVILDGED PEOPLE WHO CAN NOT AFFORD TO FINANCE THROUGH A TRADITIONAL LENDING SOURCE.

Article IV

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

1

Article V

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

UNIVERSAL RESOURCES, LLC. 6849 W. COLONIAL DR. ORLANDO, FL. 32818

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

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Registered Agent Signature: JANNAKA BYRON

Article VI

The name and address of the incorporator is:

SHARDAE L SMITH 1583 E. SILVER STAR RD. SUITE 200 OCOEE FLORIDA 32750

Incorporator Signature: SHARDAE L SMITH

Article VII

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

Title: P SHARDAE L SMITH 1583 E SILVER STAR RD SUITE 200 OCOEE, FL. 32750

Article VIII

The effective date for this corporation shall be:

05/23/2007