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230 East Marks Street
Orlando, Florida

(407) 422-1966
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Mailing address:
P.O. Box 1966
Orlando, FL 32802

February 8, 1995

Secretary of State
State of Florida
P.O. Box 6327
Tallahassee, FL 32314

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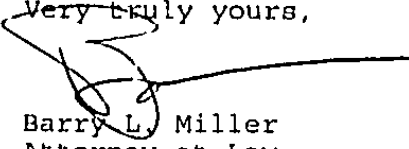
Re: Finance Auto Brokers, Inc.

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation for the above corporation. Please file same and return your certificate with one copy of the Articles time stamped from your office.

Thank you for your time and cooperation in this matter.

Very truly yours,


Barry L. Miller
Attorney at Law

BLM/inda

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DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION
FOR
Finance Auto Brokers, Inc.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

95 FEB 10 AM 11:14

WE, the undersigned hereby associated ourselves together for the purpose of becoming a corporation under and by virtue of the laws of the State of Florida, by and under the provisions of the statutes of the State of Florida, providing for the formation, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I

CORPORATE NAME

The name of this corporation shall be :
Finance Auto Brokers, Inc.

ARTICLE II

NATURE OF BUSINESS AND POWERS

The objects and purposes of this corporation and the general nature of the business or businesses to be transacted shall be as follows:

1. To primarily engage in the business of a wholesale car dealer without limitation.
2. To engage in any and all business permitted under the laws of the State of Florida.
3. To make and enter into all contracts necessary and proper for the conduct of its business or businesses.
4. To borrow money of any person, firm or corporation, to issue bonds, debentures, or obligations of this corporation from time to time for any of the objectives or purposes of the corporation and to secure same by mortgage, pledge or by any other lawful means.
5. To have offices, conduct its business and to promote its objectives within or out of the State of Florida, and other states, the District of Columbia, the territories and possessions of the United States and in foreign countries without restrictions as to place or amount.
6. To do any and all things necessary, suitable and proper to the accomplishment of any of the purposes or for the attainment of any of the objectives or for the exercise of any of the powers herein set forth, whether specified or not, either along or in connection with other firms, individuals or corporations whether in the State of Florida, or throughout the United States, or elsewhere, and to do any other act or acts, things or things identical or pertinent to or connected with the business herein before described, or in any part or parts thereafter, if not inconsistent with the laws of the State of Florida.

7. In general, this corporation shall have and exercise all the powers conferred by the laws of the State of Florida upon corporations for profit. It is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner.

ARTICLE III
TERMS OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE IV
CAPITAL STOCK

The capital stock of the corporation shall consist of 7,500 shares of common stock with par value of \$1.00.

ARTICLE V
ADDITIONAL CAPITAL

The corporation shall commence business with adequate capitalization.

ARTICLE VI
REGISTERED AGENT & INITIAL REGISTERED OFFICE

The Registered Agent and the street address for the Initial Registered office of this corporation in the State of Florida shall be:

Robert M. LeBel 7295 Estabona Circle
Suite #202
Fern Park, FL 32730

The Board of Directors, from time to time, may move the Registered office to any other address in the State of Florida.

ARTICLE VII
CORPORATE PRINCIPLE OFFICE

The principle office and mailing address of the Corporation shall be:

7295 Estabona Circle, Suite #202, Fern Park, FL 32730

ARTICLE VIII
BOARD OF DIRECTORS

The business of the corporation shall be conducted by a Board of not less than one (1) director. The name and address of the initial directors are as follows:

Robert M. LeBel and Ronald Greenberg, 7295 Estabona Circle, Suite #202, Fern Park, FL 32730.

The number of directors may be increased or diminished from time to time by the by laws adopted by the stockholders, but shall never be less than one (1).

ARTICLE IX OFFICERS

The officers of the corporation shall be a President, one or more Vice Presidents, a Secretary and a Treasurer. The number of Vice Presidents may be fixed and determined by the Board of Directors from time to time. Until the first meeting of the Board of Directors, or until their successors are elected and have qualified, the following shall be the first officers of the corporation:

President/ Treasurer/: Robert M. LeBel
Secretary/ Vice-President/: Ronald Greenberg

ARTICLE X INCORPORATORS

The name and street address of the person signing these Articles of Incorporation as the incorporator is:

Robert M. LeBel 7295 Estabona Circle
Suite #202
Fern Park, FL 32730.

ARTICLE XI ANNUAL MEETING

The annual meeting of the stockholders shall be held in the first week of January of each year or at such time as may be fixed by the by-laws, at which time the Board of Directors shall be elected and such other business as may properly come before the meeting may be considered and transacted.

The Officers of the corporation shall be elected annually by the Board of Directors at a meeting of the Board of Directors to be held annually immediately following the annual stockholders meeting.

The time, place, and manner of calling meetings of the stockholders and Directors shall be fixed by the by-laws of the corporation. The Board of Directors may provide for the election of and prescribe the duties of each of the officers and agents as the Board may deem advisable and proper and to take such action not inconsistent with the Articles of Incorporation and the laws of the State of Florida, as such Board may deem advisable for the conduct and operation of the business of the corporation.

The Board of Directors shall appoint a Registered Agent as required by the laws of the State of Florida.

ARTICLE XII
LIABILITY

The highest amount of liability to which this corporation can, at any time, subject itself, shall be unlimited.

ARTICLE XIII
PRE-EMPTIVE RIGHTS

The Shareholders of this corporation shall have a pre-emptive right to acquire unissued or treasury shares of the corporation convertible into or carrying a right to subscribe or acquire shares as issues by this corporation.

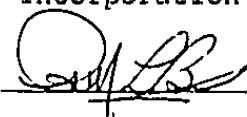
ARTICLE XIV
SPECIAL MEETING

A special meeting of the incorporators and the Board of Directors shall be held on the call of the President, for the purpose of completing the organization of the corporation and the adoption of the by-laws and the transaction of such other business as may come before the meeting.

ARTICLE XV
AMENDMENT

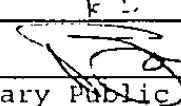
These Articles of Incorporation may be amended in the manner provided in the by-laws. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at a stockholders meeting by at least a majority of the stock entitled to vote, unless all of the Directors and all of the Shareholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation are to be made.

IN WITNESS WHEREOF, the undersigned, as incorporator, has executed the foregoing Articles of Incorporation on this 8 day of February, 1995.



STATE OF FLORIDA)
COUNTY OF ORANGE)

BEFORE ME, Notary Public, personally appeared
Robert M. LeBel who is personally known by the
undersigned notary/or provided the following identification
Florida Driver's License and was sworn to and subscribed before
me this 8 day of February, 1995.



Notary Public
My Commission Expires:

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS FOR THIS STATE NAMING THE AGENT UPON WHOM
PROCESS MAY BE SERVED.

Pursuant to chapter 48.09, Florida Statutes, the following is
submitted in compliance with said act:

THAT Finance Auto Brokers, Inc. desiring to organize under the laws
of the State of Florida, with its principal office as indicated in
the Articles of Incorporation at the City of Fern Park, County of
Seminole, State of Florida, has named:

Robert M. LeBel, 7295 Estab. Circle, Suite #202, Fern Park, FL
32730

as its agent to accept service of process within the State.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above stated
corporation, at a place designated in this certificate, I hereby
accept to act in this capacity and agree to comply with the
provisions of said act relative to keeping open said office.


Robert M. LeBel