

CORPORATE  
SERVICES, INC.  
1201 HAY STREET  
TALLAHASSEE, FL 32310  
904-222-9171  
904-222-0191 FAX

P95000018229

000142-8086



MAIL TO:  
P.O. Box 5020  
TALLAHASSEE, FL 32314

ACCOUNT NO. : 072100000032  
REFERENCE : 553646 148059A  
AUTHORIZATION :  
COST LIMIT : \* PREPAID BY CLIENT

STATE  
DIVISION OF CORPORATIONS  
55 MAR -5 11 8:59

ORDER DATE : March 6, 1995  
ORDER TIME : 10:24 AM  
ORDER NO. : 553646  
CUSTOMER NO: 148059A

200001421802  
-03/06/95--01068--006  
\*\*\*\*78.75 \*\*\*\*78.75

CUSTOMER: Donald Horowitz, Esq  
DONALD HOROWITZ, ESQ  
24 Bergen Street  
Hackensack, NJ 07601-5401

DOMESTIC FILING

NAME: CONSUMER'S AUTO CREDIT CENTER,  
INC.

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
XX CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Lydia E. Lott

EXAMINER'S INITIALS:

KAN 3-7

STATE  
DIVISION OF CORPORATIONS  
10 11 95 11 11 59

**ARTICLES OF INCORPORATION**

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

**OF**

95 MAR -6 AM 0:59

**CONSUMER'S AUTO CREDIT CENTER, INC.**

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

**ARTICLE I NAME**

The name of the corporation shall be: CONSUMER'S AUTO CREDIT CENTER, INC.

**ARTICLE II PRINCIPAL OFFICE**

The principal place of business and mailing address of this corporation shall be:

927 Cleveland Street  
Clearwater, FL 34615

**ARTICLE III SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

One Thousand (1,000), no par value.

**ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and address of the initial registered agent is:

Louis A. Horowitz  
1009 South Hillcrest Avenue  
Clearwater, FL 34616

**ARTICLE V INITIAL OFFICER**

The name of the initial officer of the corporation is:

President - Louis A. Horowitz  
Secretary/Treasurer - Louis A. Horowitz

## ARTICLE VI INITIAL DIRECTOR

The name of the initial director of the corporation is:

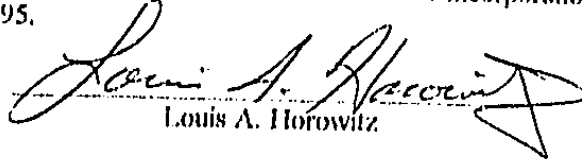
Louis A. Horowitz

## ARTICLE VII INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

Louis A. Horowitz  
1009 South Hillcrest Avenue  
Clearwater, FL 34616

The undersigned incorporator has executed these Articles of Incorporation this 3rd day of March, 1995.

  
Louis A. Horowitz

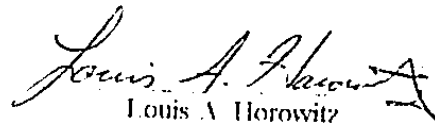
## CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the state of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: Consumer's Auto Credit Center, Inc.
2. The name and address of the registered agent and office is:

Louis A. Horowitz  
1009 South Hillcrest Avenue  
Clearwater, FL 34616

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
Louis A. Horowitz

March 3rd, 1995