

FROM ENGLISH, MCCAUGHAN, & O'BRYAN P.A.

04.20.1995 14121

NO. 0 P. 2

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4/20/85

FLORIDA DIVISION OF CORPORATIONS

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TO: DIVISION OF CORPORATIONS

FROM: ENGLISH, MCCAUGHAN & O'BRYAN, P.A.

DEPARTMENT OF STATE

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STATE OF FLORIDA

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400 EAST GAINES STREET

FT LAUDERDALE FL 33301-

TALLAHASSEE, FL 32399

CONTACT: DEBBIE HICKINBOTHAM

FAX: (904) 922-4000

PHONE: (305) 482-3300

FAX: (305) 783-2439

((H95000004461))

DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: PREMIER FINANCE INC.

FAX AUDIT NUMBER: H95000004461

CURRENT STATUS: REQUESTED

DATE REQUESTED: 04/20/1995

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100 N.W. THIRD AVENUE, SUITE 1100
FORT LAUDERDALE, FLORIDA 33301-1146
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Mailing Address: P.O. Box 14098
Fort Lauderdale, Florida 33302-4098

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TO: Division of Corporation, Department of State
ADDRESS: Tallahassee, FL
PHONE: 904-922-4000
FROM: Debra J. Hickinbotham

Regarding our File Name: Premier Finance, Inc.

CLIENT/MATTER # Now, no # assigned

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Date: April 20, 1995

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FAX AUDIT NUMBER: H95000004461

**ARTICLES OF INCORPORATION
OF
PREMIER FINANCE, INC.
A FLORIDA CORPORATION**

The undersigned, acting as Incorporator of PREMIER FINANCE, INC., a Florida corporation (the "Corporation") under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such Corporation:

ARTICLE I

NAME

The name of the Corporation is PREMIER FINANCE, INC. and the street address of the initial principal office of the Corporation is 600 West Hillsboro Boulevard, Suite 398, Deerfield Beach, Florida 33441.

ARTICLE II

PURPOSE

The Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE III

CAPITAL STOCK

The Corporation is authorized to issue One Hundred Thousand (100,000) shares of One Dollar (\$1.00) par value Common Stock.

ARTICLE IV

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 600 West Hillsboro Boulevard, Suite 398, Deerfield Beach, Florida 33441, and the name of the initial Registered Agent of the Corporation at that address is Larry VanDeKerkhove.

PREPARED BY: Joseph P. Sverchek
ENGLISH, MCCAUGHAN & O'BRYAN, P.A.
160 Northeast Third Avenue
Suite 1100
Fort Lauderdale, FL 33301
(305) 462-3300
Florida Bar Number: 0373877

FAX AUDIT NUMBER: H95000004461

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ARTICLE VINITIAL BOARD OF DIRECTORS

The Corporation shall initially have two (2) Directors to hold office until the first Annual Meeting of Shareholders and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office or death. The number of directors may be either increased or decreased from time to time in accordance with the Bylaws of the Corporation, but shall never be fewer than one (1). The names and addresses of the initial Directors of the Corporation are:

NameAddress

Larry VanDeKerkhove

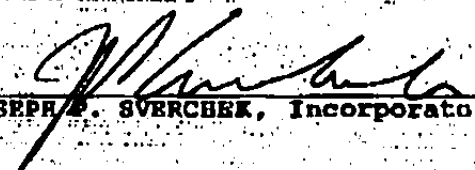
600 West Hillsboro Boulevard
Suite 398
Deerfield Beach, Florida 33441

Thomas S. DeBoe

600 West Hillsboro Boulevard
Suite 398
Deerfield Beach, Florida 33441ARTICLE VIINCORPORATOR

The name and address of the Incorporator of the Corporation is Joseph P. Sverchek, Esquire, English, McCaughan & O'Bryan, P.A., 100 Northeast Third Avenue, Suite 1100, Fort Lauderdale, Florida 33301.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 20th day of April, 1995.


JOSEPH P. SVERCHEK, Incorporator

FAX AUDIT NUMBER: H95000004461

FROM ENGLISH, MCCAUGHAN, & O'BRYAN P.A.

04.20.1995 14122

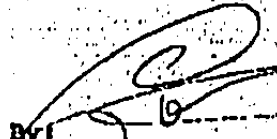
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ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

Having been named as Registered Agent to accept service of process for PREMIER FINANCE, INC. at the place designated in the foregoing Articles of Incorporation, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of the Florida Business Corporation Act 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.

Dated: April 20, 1995


By: LARRY VAN DE KERKHOVE,
Initial Registered Agent

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TALLAHASSEE, FL 32399
FAX: (904) 522-4666
FROM: ENGLISH, MCCAUGHAN & O'BRYAN, P.A.
100 NE THIRD AVE
PO BOX 14098 SUITE 1100
FT LAUDERDALE FL 33301-
CONTACT: DEBBIE HICKINBOTHAM
PHONE: (352) 482-3388
FAX: (305) 763-2439
DOCUMENT TYPE: BASIC AMENDMENT
NAME: PREMIER FINANCE, INC.

FAX AUDIT NUMBER: H95000009942

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Corporate Specialist

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Division of Corporations - P.O. Box 6127 - Tallahassee, Florida
32314

FROM ENGLISH, MCCAUGHAN, & O'BRYAN P.A.

09.07.1995 13117

NO.24 P. 1

ENGLISH, MCCAUGHAN & O'BRYAN, P.A.
FIRST FORT LAUDERDALE PLACE
100 N.E. THIRD AVENUE, SUITE 1100
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TELECOMMUNICATIONS TRANSMITTAL

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Regarding our File Name: Premier Finance\General

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FAX AUDIT NUMBER: **H95000009942**ARTICLES OF AMENDMENT OF
PREMIER FINANCE, INC.

1. The name of the Corporation is PREMIER FINANCE, INC. (the "Corporation").
2. Article I of the Articles of Incorporation of the Corporation is hereby amended to read as follows:

ARTICLE INAME

The name of the Corporation is Quik Auto Loans, Inc. and the street address of the principal office of the Corporation is 600 West Hillsboro Boulevard, Suite 398, Deerfield Beach, Florida 33441.

3. The foregoing amendment was unanimously adopted by all of the Directors and all of the Stockholders of the Corporation eligible to vote by a Written Consent signed by them on September 7, 1995, manifesting his intention that this amendment to the Articles of Incorporation be adopted, pursuant to Section 607.1003, Florida Statutes. The number of votes cast for the amendment was sufficient for approval by the Stockholders.

IN WITNESS WHEREOF, the undersigned President of the Corporation has executed these Articles of Amendment this 7th day of September, 1995.


LARRY VAN DE KERKHOVE, President

PREPARED BY: **Gerald Gritter**
ENGLISH, McLAUGHLIN & O'BRYAN, P.A.
100 Northeast Third Avenue
Suite 1100
Fort Lauderdale FL 33301
(305) 462-3300
Florida Bar Number: **282170**

95 SEP -8 AM 9 44
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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