RUMPH, STODDARD & CHRISTIAN

ATTORNEYS AT LAW

SUITE IOI - 3100 BUILDING
3100 UNIVERSITY BOULEVARD SOUTH
JACKSONVILLE, FLORIDA BUUIB

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Division of Compositions
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Tallahassee, TL 32314

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RE: FILING ARTICLES OF INCORPORATION FOR CARS AND CREDIT, INC.

Dear Sir:

J. QUINTON RUMPH

Enclosed for filing please find the Articles of Incorporation for the above-referenced corporation. Also enclosed is our firm check in the amount of \$122.50 in payment of the fee for same.

If you have any questions or anything further is required, please contact the undersigned at the number listed above.

Very truly yours,

Gary I Christian

GIC:dtm

Enclosures

GICL\SeeStFil LTR

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1201 HAYS STREET TALIAHASSEE, FL 32301 904-222-9171 904-222-0393 FAX



ACCOUNT NO. : 072100000032

REFERENCE: 648510 81414A

AUTHORIZATION :

COST LIMIT : 9 PREPAID

ORDER DATE: July 26, 1995

ORDER TIME : 9:53 AM

ORDER NO. : 648510

CUSTOMER NO: 31414A

CUSTOMER: Gary I. Christian, Esq

RUMPH STODDARD CHRISTIAN

Suite 101, 3100 Building 3100 University Boulevard S. Jacksonville, FL 32216

DOMESTIC FILING

NAME: CARS & CREDIT OF JACKSONVILLE. INC.

XX	ARTICLES OF IN	CORPORATIO	N		
	CERTIFICATE OF	LIMITED P.	ARTNERSHI	P	
PLEASE	RETURN THE FO	LLOWING AS	PROOF OF	FILING:	
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	_ PLAIN STAMPE				
	CERTIFICATE	OF GOOD ST	ANDING		
CONTAC	T PERSON: Deb	bie Skippe	r		
				S INTTIALS.	



FLORIDA DEPARTMENT OF STATE

July 24, 1995

Sandra B. Mortham Secretary of State

GARY I. CHRISTIAN, ESQUIRE SUITE 101-3100 BUILDING 3100 UNIVERSITY BOULEVARD SOUTH JACKSONVILLE, FL 32216

SUBJECT: CARS AND CREDIT, INC.

Ref. Number: W95000014699

We have received your document for CARS AND CREDIT, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, piease call (904) 487-6933.

Dana Farmer Document Specialist

Letter Number: 295A00034818

ARTICLES OF INCORPORATION

95 JUL 26 PH 12: 05

SECRETARY OF STATE
TALLAHASSEE, FLERIDA

OF

CARS AND CREDIT OF JACKSONVILLE, INC.

ARTICLE I.

The name of this corporation is: CARS AND CREDIT OF JACKSONVILLE,

INC.

ARTICLE II.

This corporation is organized for the purpose of transacting any or all lawful business permitted under the Laws of the United States and of the State of Florida.

ARTICLE III.

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is Seventy Five Hundred (7500) shares capital stock having a par value of One Dollar (\$1.00) each.

ARTICLE IV.

This corporation shall have perpetual existence.

ARTICLE V.

The number of directors that the corporation shall have shall be not less than one (1) but may be such greater number as may be elected by the shareholders from time to time in accordance with the Bylaws of the corporation. Initially, the corporation shall have four (4) directors.

ARTICLE VI.

The principal office address of the corporation is 4125 Blanding Boulevard, Jacksonville, Florida 32210.

ARTICLE VII.

The names and post office addresses of the members of the first Board of Directors, who shall hold office for the first year of existence of the corporation or until his successor is elected or appointed and has qualified is:

Name	Post Office Address		
Lawrence B. Thon	1395 Teca Trail Jacksonville, Florida 32225		
Donald R. Kelley	2594 Aquarius Road Orange Park, Florida 32073		
John Phillip Risley	4766 Waverly Jacksonville, Florida 32210		
James Stephen Risley	4558 Ortega Forest Drive Jacksonville, Florida 3210		

ARTICLE VIII,

The name and post office address of the incorporator of this corporation is as follows:

IN MARKE	For Office Address	
Gary I. Christian	3100 University Boulevard South	
	Suite 101	
	Jacksonville, Florida 32216	

ARTICLE IX.

The name of the initial registered agent of this corporation at that address is Gary I. Christian, and the street address of the initial registered agent of this corporation is 3100 University Boulevard South, Suite 101, Jacksonville, Florida 32216.

CARS AND CREDIT OF JACKSONVILLE, INC.
ARTICLES OF INCORPORATION
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ARTICLE X.

This corporation reserves the right to amend, alter, change or repeal any provisions contained in its Articles of Incorporation, in the manner now or hereafter prescribed by statute, and all rights conferred upon shareholders herein are granted subject to this reservation.

THE UNDERSIGNED, being the original incorporator hereinafter named for the purpose of forming a corporation to do business both within and outside of the State of Florida, to make, subscribe, acknowledge, and file these Articles, hereby declares and certifies that the facts herein stated are true and accordingly have hereunto set my hand and seal this 25th day of July, 1995.

Signed, sealed, and delivered in the presence of:

Gary I. Christian

Witnesses as to Incorporator

CARS AND CREDIT OF JACKSONVILLE, INC.
ARTICLES OF INCORPORATION
PAGE 3

STATE OF FLORIDA)

COUNTY OF DUVAL)

The foregoing Articles of Incorporation were subscribed before me on this day of July, 1995, by Gary I. Christian, who is personally known to me and who did take an oath.

GIVEN under my hand and sea! of office the day and here aforesaid.

Notary Public

State of Flerida at Large My Commission Expires:

DONNA T. MORRIS NOTARY PUBLIC, STATE OF FLORIDA My Commission Expires Oct. 8, 1995 Commission No. CC 150443

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CARS AND CREDIT OF JACKSONVILLE, INC.
ARTICLES OF INCORPORATION
PAGE 4

CERTIFICATE NAMING AGENT UPON WHOM PROCESS MAY BE SERVIVED

95 JUL 26 PH 12: 05

TALLAHASSEE, FLORIDE

submitted:

Pursuant to Section 48.091, Florida Statutes, the following is submitted:

That CARS AND CREDIT OF JACKSONVILLE, INC., a corporation duly organized and existing under the laws of the State of Florida, with its registered office being at 3100 University Boulevard South, Suite 101, Jacksonville, Florida 32216, County of Duval, State of Florida, has named GARY I. CHRISTIAN as its registered agent to accept service of process within this state.

July 25, 1495

Gary I. Christian, Incorporator

ACCEPTANCE

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

July 25, 1995

Gary I. Christian, Registered Agent

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CARS AND CREDIT OF JACKSONVILLE, INC.
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