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STATE OF FLORIDA

ARTICLES OF INCORPORATION

OF

FILED

CHANCE ACCEPTANCE, INC.

96 MAY 21 TH 2: 21

FIRST: THE CORPORATE NAME THAT SATISFIES THE REQUIREMENTS OF SECTION 607.0401 IS: CHANCE ACCEPTANCE, INC.

SECOND: THE ADDRESS OF THE PRINCIPAL OFFICE, AND THE MAILING ADDRESS OF THE CORPORATION IS: 903 Lily Street, Leadburg, Florida 34748

THIRD: THE NUMBER OF SHARES THE CORPORATION IS AUTHORIZED TO ISSUE IS: 100 Common Shares, No Par Value

FOURTH: THE STREET ADDRESS OF THE INITIAL REGISTERED OFFICE OF THE CORPORATION IS 903 LILY STREET, LEESBURG, FLORIDA 34748 AND PROPERTY OF ITS INITIAL REGISTERED AGENT AT SUCH ADDRESS IS REDAVIS.

FIFTH: THE NUMBER OF DIRECTORS CONSTITUTING THE INITIAL BOARD OF DIRECTORS OF THE CORPORATION IS ONE (1) AND THE NAMES AND ADDRESSES OF THE PERSONS WHO ARE TO SERVE AS DIRECTORS UNTIL THE FIRST ANNUAL MEETING OF SHAREHOLDERS OR UNTIL THEIR SUCCESSORS ARE ELECTED AND SHALL QUALIFY ARE:

DEE JAE SANDS

SIXTH: THE NAME AND ADDRESS OF EACH INCORPORATOR IS:

RE DAVIS 903 LILY STREET LEESBURG, FLORIDA 34748

THE UNDERSIGNED HAS EXECUTED THESE ARTICLES OF INCORPORATION DAY OF MAY, 1996.

RE DAVIS

ACCEPTANCE BY THE REGISTERED AGENT AS REQUIRED IN SECTION 607.0501 (3) F.S.: RE DAVIS IS FAMILIAR WITH AND ACCEPTS THE OBLIGATIONS PROVIDED FOR IN SECTION 607.0505.

DATED

RE DAVIS