

P96000045090

TRANSMITTAL LETTER

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: SPEEDY Auto Loans, Inc.
(Proposed corporate name - must include suffix)

9000001832569
05/21/96--01111-002
*****78.75 *****78.75

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate

\$122.50
Filing Fee
& Certified Copy

\$131.25
Filing Fee,
Certified Copy
& Certificate

Additional Copy Required

FROM: PEDRO AGUDO
Name (printed or typed)

P.O. Box 341660
Address

CORAL GABLES, FLORIDA 33114
City, State & Zip

(305) 649-3300
Daytime Telephone number

FILED
96 MAY 20 PM 2:32
DIVISION OF STATE
TALLAHASSEE, FLORIDA

NOTE: Please provide the original and one copy of the articles.

GB 5/28/96

ARTICLES OF INCORPORATION

FL 100-1075

96 MAY 20 PM 2:32

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

ARTICLE I NAME

The name of the corporation shall be:

SPEDY AUTO LOANS, INC.

ARTICLE II PRINCIPAL OFFICE

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

*2640 SW 12 STREET
MIAMI, FLORIDA 33135*

*MAILING: P.O. BOX 341660
CORAL GABLES, FL 33114*

ARTICLE III SHARES

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

1,000

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

*PEDRO AGUDO
1111 CORAL WAY
CORAL GABLES, FL 33134*

ARTICLE V INCORPORATOR(S)

See Instructions for officers/directors

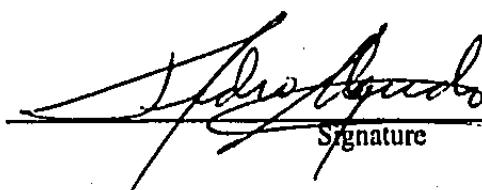
The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

PEDEO AGUADO
1111 CORAL WAY
Coral Gables, FL 33134

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

2nd day of May, 19 96.

(An additional article must be added if an effective date is requested.)



Signature

Signature

Signature

Notarization is not required

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

**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:

PEEDY Auto Loans, Inc.

2. The name and address of the registered agent and office is:

PEDRO AGUDO

(NAME)

1111 Coral Way

(P.O. Box or Mail Drop Box NOT ACCEPTABLE)

Coral Gables Fl 33134

(CITY/STATE/ZIP)

96 MAY 20 PH 2:32
STATE OF FLORIDA
TALLAHASSEE, FLORIDA

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.

Pedro Agudo
(SIGNATURE)

(DATE)