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AUGUST 12, 1996

To Whom It May Concern:

If there are any questions concerning the filing of these Articles of Incorporation, please feel free to contact Mr. James Strong at 904-761-7855. The signature below authorizes you to act upon his direction in this matter.

Please mail the Articles of Incorporation to:

Quality Financial Services Inc.

5560 So Nova Road

Daytona Beach, FL 32127

  
Timothy G Reynolds

FILED  
96 AUG 15 PM 2:35  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION OF  
Personalized Autobody Svcs Inc.

ARTICLE I = NAME

The Name of this Corporation is Personalized Autobody Svcs Inc.

ARTICLE II = DURATION

This corporation shall have perpetual existence commencing on the date of filing with the Secretary of State of Florida.

ARTICLE III = PURPOSE

This corporation is organized for transacting all lawful business.

ARTICLE IV = CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of one dollar par value common stock.

ARTICLE V = INITIAL REGISTERED OFFICE AND AGENT

The mailing address of the principal office of this corporation is  
829 N Tuxedo Ave Deland FL 32724

The initial registered agent is Victoria L Reynolds  
whose physical address is 829 Tuxedo Ave Deland FL 32724

The Corporation registered address is:

829 Tuxedo Ave Deland FL 32724

ARTICLE VI = INITIAL BOARD OF DIRECTORS

This corporation shall have no Directors.

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ARTICLE VII = INCORPORATORS

The name and address of the person signing these articles of  
Incorporation is Timothy G Reynolds  
829 Tuxedo Ave Deland FL 32724

ARTICLE VIII = MANAGEMENT OF CORPORATION BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of,  
and the business and affairs of this corporation shall be managed under  
the direction of the majority of shareholders of this corporation.  
Each shareholder shall be entitled to one vote in person, or by proxy,  
for each share of voting stock held. A majority of the outstanding  
shares of the corporation entitled to vote, represented in person, or  
by proxy, shall constitute a quorum at any meeting of the shareholders  
for the management of the business of the corporation.

ARTICLE IX = POWERS

This corporation shall have all of the corporate powers enumerated in  
the Florida General Corporation Act.

ARTICLE X = INDEMNIFICATION

The corporation shall indemnify any officer or any former officer to  
the full extent permitted by law.

ARTICLE XI = AMENDMENT

The corporation reserves the right to amend or repeal any provisions  
contained in these Articles Of Incorporation, and any right conferred  
upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these  
Articles of Incorporation on this date: AUGUST 12, 1996



JAMES S. STRONG  
MY COMMISSION # CC284308 EXPIRES  
February 9, 1997  
BONDED THROUGH TROY FARM INSURANCE, INC.

A handwritten signature of Timothy G. Reynolds in cursive script.

Timothy G Reynolds

STATE OF FLORIDA )

COUNTY OF VOLUSIA )

Before me, a Notary Public authorized to take acknowledgments in the  
State and County set forth above, personally appeared

Timothy G Reynolds

known by me to be the person who

executed the foregoing Articles of Incorporation and they acknowledged  
before me that they executed those Articles of Incorporation.

In witness whereof, I have hereunto set my hand and seal in the State  
and County last aforesaid, this date: AUGUST 12, 1996

A handwritten signature of James S. Strong in cursive script.

Notary Public, State of Florida At Large:

My Commission Expires: Feb 9, 1997

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA. NAMING AGENT UPON WHICH PROCESS MAY BE SERVED.

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED: FIRST -- Personalized Autobody Svcs Inc.

DESIRING TO ORGANIZE OF QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT THE CITY OF Deland STATE OF FLORIDA HAS NAMED Victoria L Reynolds

AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA. HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATE CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE Victoria L. Reynolds

REGISTERED AGENT: Victoria L Reynolds

DATE: AUGUST 12, 1996

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA