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Selman & Claire

A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
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RICHARD M. SELMAN, P.A.*
ROBERT I. CLAIRE, ESQUIRE, P.A.**

* ALSO ADMITTED IN NEW JERSEY
** CERTIFIED PUBLIC ACCOUNTANT

October 31, 1996

FILED
95 NOV -7 AM 9 15
OFFICE OF STATE
TALLAHASSEE, FLORIDA

FEDERAL EXPRESS

State of Florida
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

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-11/07/96--01104--019
****122.50 ****122.50

Re: Articles of Incorporation
Nationwide Acceptance Corp.

Dear Sir/madam:

Enclosed is an original and one (1) copy of Articles of Incorporation for the above referenced corporation.

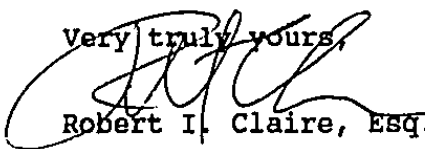
Also enclosed is check in the amount of \$122.50 for filing fees as follows for the corporation:

Filing Fees	\$ 35.00
Cert. copy	52.50
Reg. Agent	<u>35.00</u>
Amount	\$122.50

Your expediency in returning the filed Articles of Incorporation is appreciated.

Should you have any questions, please do not hesitate to call our office.

Very truly yours,


Robert I. Claire, Esq.

RIC/cg
Enclosures/chk.

71C 11-12-96

ARTICLES OF INCORPORATION
OF
NATIONWIDE ACCEPTANCE CORP.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE I

NAME & PRINCIPAL ADDRESS OF BUSINESS

The name and address of the corporation shall be:

NATIONWIDE ACCEPTANCE CORP.
2459 NW 62nd Street
Boca Raton, Florida 33496

ARTICLE II

DURATION

The duration of the corporation is perpetual.

ARTICLE III

PURPOSE

The general purposes for which the corporation is organized are as follows:

A. To operate as a second hand dealer in the State of Florida.

B. To engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporations Act.

C. To do such other things as are incidental to the purposes of the corporation or necessary or desirable in order to accomplish them.

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95 NOV -7 AM 9:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE IV

CAPITAL STOCK

The aggregate number of shares which the corporation is authorized to issue is One Thousand (1000) shares of common stock. Such shares shall be of a single class and shall have par value of One Dollar (\$1.00) per share.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial Registered Office of the corporation is 7230 W. Palmetto Park Road, Suite 106, Boca Raton, Florida 33433 and the name of its initial Registered Agent at that address is Robert I. Claire.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

The number of directors constituting the initial Board of Directors is one (1). The number of Directors may be increased or decreased from time to time in accordance with the By-laws but shall never be less than one. The names and addresses of the initial Director of the corporation are as follows:

Arlene Skoller, Director	2459 NW 62nd Street Boca Raton, Florida 33496
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ARTICLE VII

OFFICERS

The names and addresses of each initial officer is as follows:

Arlene Skoller, President	2459 NW 62nd Street Boca Raton, Florida 33496
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ARTICLE VII

INCORPORATORS

The name and address of each Incorporator is as follows:

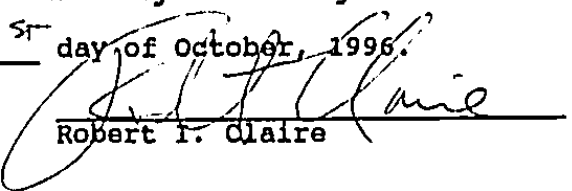
Robert I. Claire, Esq. 7280 W. Palmetto Park Road
Suite 106
Boca Raton, Fl da 33486

ARTICLE IX

AMENDMENT

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

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on the 31st day of October, 1996.


Robert I. Claire

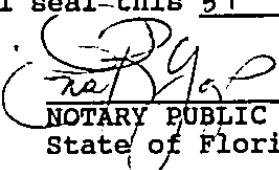
STATE OF FLORIDA)

COUNTY OF PALM BEACH)

Before me, personally appeared Robert I. Claire, to me personally known, who did take an oath, and known to me to be the person described in and executed the foregoing Articles of Incorporation and acknowledged to and before me that he executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal this 31st day of October,



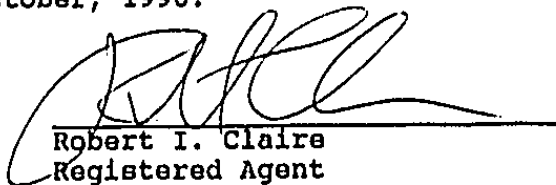

NOTARY PUBLIC
State of Florida

My Commission expires:

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of NATIONWIDE ACCEPTANCE CORP. which is contained in the foregoing Articles of Incorporation.

DATED this 31st day of October, 1996.


Robert I. Claire
Registered Agent

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA