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11/05/97

FLORIDA DIVISION OF CORPORATIONS  
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: ACE INDUSTRIES, INC.

ACCT#: 070744001530

CONTACT: PAM FRIEDMAN

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NAME: AUTOMATED CONSUMER SECURITIZATION, INC.

AUDIT NUMBER.....H97000018444

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 1

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## ARTICLES OF INCORPORATION

Article 1: Name of Corporation AUTOMATED CONSUMER SECURITIZATION, INC.  
Address of Corporation 15928 MARSHFIELD DR.  
TAMPA, FL 33624

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000, with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED AGENT J.D. RUSTIN  
and 15928 MARSHFIELD DR.  
REGISTERED OFFICE: TAMPA, FL 33624

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

J.D. Rustin 10/29/97  
Signature of Registered Agent Date

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)  
First listed is President. Second is Vice-President. Then, sec/treasurer  
1. J.D. RUSTIN  
15928 MARSHFIELD DR.  
TAMPA, FL 33624

Article 5: The Name and Address of the INCORPORATOR is:

J.D. RUSTIN  
15928 MARSHFIELD DR.  
TAMPA, FL 33624

In witness whereof I have subscribed my name

J.D. Rustin  
Signature of Incorporator

J.D. RUSTIN

H97-18444

Prepared by:

**ACE INDUSTRIES, INC.**

54 NW 11th Street

Miami, FL 33136

305-358-2571

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