



FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

97 NOV 24 PM 3:33

November 5, 1997

P97000099947

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

Re: E-Z PAY INSURANCE, INC.

400002340114--0
-11/06/97-01057-013
***122.50 ***122.50

Dear Sir/Madam:

Enclosed please find the following items to be filed in connection with the incorporation of American Insurance Services, Inc.:

- (a) Original executed Articles of Incorporation for American Insurance Services, Inc.
- (b) Copies of Articles of Incorporation for American Insurance Services, Inc.
- (c) Check in the amount of \$122.50 made payable to the Department of State as filing fee for the corporation.

Please date stamp a copy of the Articles of Incorporation showing the date of filing and return the stamped copy to the undersigned. Also, please return a Certificate of Status for the corporation to the undersigned.

Thank you for your cooperation.

Very truly yours,

James Neal Hutchinson, Jr.
Assistant Vice President and
Corporate Counsel

JNH/pg
Enclosures

(407) 269-9680

Fax: Office (407) 383-8822 • Fax: Sales (407) 383-2059

5200 S. Washington Ave., Titusville, FL 32780-7316 • P.O. Box 5637, Titusville, FL 32783-5637

\\Corporate\\Legal\\Larry\\DOS Ltr.Doc; saved 10/30/97 12:55 PM

KP
11-24-97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

November 7, 1997

SMART CHOICE AUTOMOTIVE GROUP
P.O. BOX 5637
TITUSVILLE, FL 32783-5637

SUBJECT: AMERICAN INSURANCE SERVICES, INC.
Ref. Number: W97000025304

We have received your document for AMERICAN INSURANCE SERVICES, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6929.

Randall Purintun
Document Specialist

Letter Number: 997A00053867



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

November 18, 1997

JAMES NEAL HUTCHINSON, JR.
P.O. BOX 5637
TITUSVILLE, FL 32783-5637

SUBJECT: AMERICAN INSURANCE SERVICES CORPORATION
Ref. Number: W97000025304

We have received your document for AMERICAN INSURANCE SERVICES CORPORATION and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

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Randall Purintun
Document Specialist

Letter Number: 997A00053867

ARTICLES OF INCORPORATION
OF
E-Z PAY INSURANCE, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

97 NOV 24 PM 3:34

The undersigned incorporator hereby files these Articles of Incorporation in order to form a corporation (the "Corporation") under the laws of the State of Florida.

ARTICLE I

Name and Address

The name of the Corporation shall be E-Z Pay Insurance, Inc. The street address of the initial principal office of the Corporation shall be 5200 South Washington Avenue, Titusville, Florida 32780.

ARTICLE II

Shares

The Corporation is authorized to issue 100 shares of Common Stock, \$.01 par value.

ARTICLE III

Incorporator

The name and address of the incorporator of the Corporation is:

James Neal Hutchinson, Jr.
5200 S. Washington Avenue
Titusville, Florida 32780

ARTICLE IV

Registered Office and Registered Agent

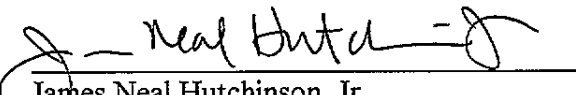
The street address of the initial registered office of the Corporation shall be 5200 S. Washington Avenue, Titusville, Florida 32780. The name of the initial registered agent of the Corporation at that address shall be James Neal Hutchinson, Jr.

ARTICLE V

Initial Directors

The initial members of the Board of Directors of the Corporation shall be Gary R. Smith and Ronald W. Anderson, 5200 South Washington Avenue, Titusville, Florida 32780.

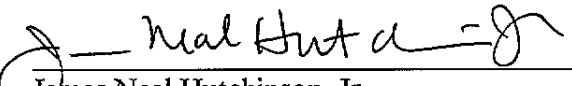
IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 21st day of November, 1997.


James Neal Hutchinson, Jr.
Incorporator

ACCEPTANCE OF REGISTERED AGENT

Having been designated registered agent for E-Z Pay Insurance, Inc., a corporation to be organized under the laws of the State of Florida, the undersigned hereby accepts such appointment and the obligations of that position and represents that the undersigned is familiar with the obligations of that position.

IN WITNESS WHEREOF, the undersigned has executed this Acceptance this 21st day of November, 1997.


James Neal Hutchinson, Jr.
Registered Agent

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