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12/19/97

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: ACE INDUSTRIES, INC.
CONTACT: PAM FRIEDMAN
PHONE: (305)358-2571

ACCT#: 070744001530

FAX #: (305)358-7832

NAME: JAI'S USED AUTO SALES, INC.

AUDIT NUMBER.....H97000020977

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

CERT. OF STATUS..0

PAGES..... 1

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ARTICLES OF INCORPORATION

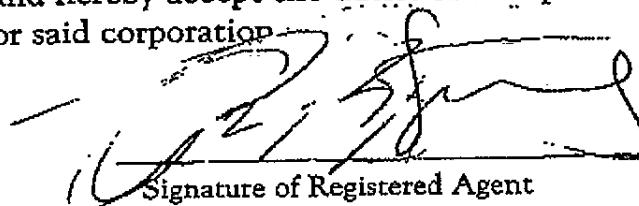
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Article 1: Name of Corporation JAI'S USED AUTO SALES, INC.
Address of Corporation 825 N.W. 8th AVENUE
FORT LAUDERDALE, FLORIDA 33311

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 500, with a par value of \$1.00. (PAR VALUE IS NOT REQUIRED).

Article 3: REGISTERED AGENT: PAUL B. STEINBERG
and
REGISTERED OFFICE: 767 ARTHUR GODFREY ROAD
MIAMI BEACH, FLORIDA 33140

I am familiar with and hereby accept the duties and responsibilities as Registered Agent for said corporation.


Signature of Registered Agent Date 12/18/97

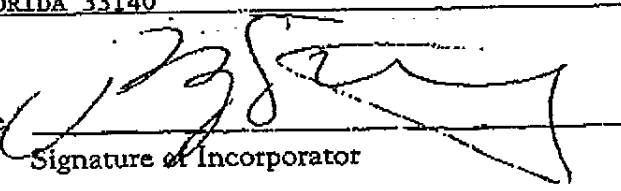
Article 4: The BOARD of DIRECTORS are: (Board of Directors is NOT REQUIRED)
First listed is President. Second is Vice-President. Then, Sec/Treasurer.

1. JAIRAM RAM - PRES. DAMYANTEE E. RAM - V.P. / SEC.
825 N.W. 8th AVENUE 825 N.W. 8th AVENUE
FORT LAUDERDALE, FLORIDA 33311 FORT LAUDERDALE, FLORIDA 33311

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

PAUL B. STEINBERG
767 ARTHUR GODFREY ROAD
MIAMI BEACH, FLORIDA 33140

In witness whereof, I have subscribed my name


Signature of Incorporator

PAUL B. STEINBERG

Prepared by:
Acc Industries, Inc.
54 NW 11th Street
Miami, FL 33136
(305) 358-2571

197-20977