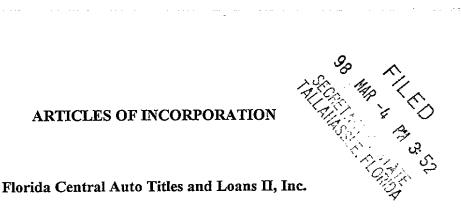
UCC FILING & SEARCH SERVICES, INC. 526 East Park Avenue Tallahassee, FI. 32301 (850) 681-6528 FOR PICKUP BY

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The undersigned hereby forms a corporation for profit under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

Florida Central Auto Title and Loans II, Inc.

The address of the principal office of this corporation shall be 5205 Edgewater Drive, Orlando, Florida 32810, and the mailing address of the corporation shall be 5860 Medinah Way, Orlando, Florida 32819.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory, or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock at \$.10 par value.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of this corporation shall be 526 East Park Avenue, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is UCC Filing & Search Services, Inc.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

The names and addresses of the initial Officers and Directors are:

Edward Ballestero 5860 Medinah Way Orlando, FL 32819

President/Director

Jerome J. Batlemento 5860 Medinah Way Orlando, FL 32819 Vice President/Treasurer/Director

Phillip Lee Ferguson 2335 Carolton Road Maitland, FL 32751 Secretary

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

UCC Filing & Search Services, Inc. 526 East Park Avenue
Tallahassee, Florida 32301

IN WITNESS WHEREOF, the undersigned agent of UCC Filing & Search Services, Inc., has hereunto set her hand and seal of UCC Filing & Search Services, Inc., on March 4, 1998.

UCC Filing & Search Services, Inc.

Its Agent/Betty B. Youn

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

Florida Central Auto Titles and Loans II, Inc.

UCC Filing & Search Services, Inc., a Florida corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

UCC Filing & Search Services, Inc.

Its Agent, Betty B. You

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