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THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 803858 7152567

AUTHORIZATION :

COST LIMIT : \$ 70.00

ORDER DATE : May 1, 1998

ORDER TIME : 2:47 PM

ORDER NO. : 803858-005

CUSTOMER NO: 7152567

CUSTOMER: Mr. Robert Sabel
MR. ROBERT SABEL

1084 Havendale Boulevard

Winter Haven, FL 33881

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAY -1 AM 9:01

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DOMESTIC FILING

NAME: FLORIDA DEALER'S CREDIT
ACCEPTANCE CORPORATION

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Jeanine Glisar

EXAMINER'S INITIALS:

RECEIVED
98 MAY -1 PM 4:06
DIVISION OF CORPORATION

g 5/4/98

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION
OF

FLORIDA DEALER'S CREDIT ACCEPTANCE CORPORATION

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

ARTICLE I. NAME

The name of the corporation shall be:

FLORIDA DEALER'S CREDIT ACCEPTANCE CORPORATION

The address of the principal office of this corporation shall be 1084 Havendale Boulevard, Winter Haven, Florida 33881, and the mailing address of the corporation shall be the same.

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 1,000 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The names and addresses of the initial members of the Board of Directors are:

Robert Sabel	1084 Havendale Boulevard,
Dir.	Winter Haven, Florida 33881

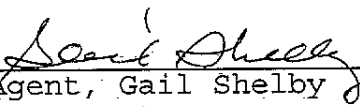
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ARTICLE VII. INCORPORATOR

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


Corporate Agents, Inc.
1201 Hays Street
Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on May 1, 1998.


Its Agent, Gail Shelby
Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware 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.

By: 
Its Agent, Gail Shelby
Authorized Service Representative
Corporation Service Company

JKG