P980000099818 MITCHELL D. KLEIN, P.A.

MITCHELL D. KLEIN

GISELA NANSON TORRES

OF COUNSEL
RONALD R. TORRES
STUART G. ISREALSON

November 16, 1998

Corporate Records Bureau Division of Corporations Department of State 409 East Gaines Street Tallahassee, FL 32399

Re: Commercial Acceptance Corporation

To Whom It May Concern:

Enclosed please find an original and one (1) copy of the Articles of Incorporation, regarding the above-named corporation. Also, enclosed please find our check in the amount of One Hundred Twenty Two and 50/100 (\$122.50) Dollars, representing the following:

Filing Fee Registered Agent Fee Certified Copy

\$ 35.00 \$ 35.009000002694159--2 \$ 52.50 *****122.50 ******78.75

\$122.50

Please file the original Articles, and return one (1) certified copy to this office.

Thank you for your cooperation in this matter.

MITCHELL D. KLEIN

MDK:ljm enc.

ljm1903

OV 23 PM 2: 15

1120 East Hallandale Beach Boulevard
Hallandale Professional Park
Hallandale, Florida 33009
Broward (954) 456-7733 Dade (305) 949-8583 Telecopier (954) 457-7734

OF

FILED 98 HOV 23 PM 2: 15

COMMERCIAL ACCEPTANCE CORPORATION

The undersigned, as Subscriber to these Articles Incorporation, being a natural person competent to contract, hereby files these Articles of Incorporation to form a corporation under the laws of the State of Florida.

ARTICLE 1. NAME: The name of the corporation is Commercial Acceptance Corporation.

ARTICLE II. PURPOSES AND POWERS OF THE CORPORATION: The corporation may engage in any business or activity permitted under the laws of the United States of America and the State of Florida.

ARTICLE III. CAPITAL STOCK: The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 500 shares of common stock having a par value of One and No/100 (\$1.00) Dollar.

ARTICLE IV. TERM OF EXISTENCE: The corporation is to exist perpetually.

The corporation shall have one (1) ARTICLE V. DIRECTORS: director(s) initially. The number of directors may be increased or decreased from time to time by By-Laws adopted by the shareholders but the number of directors shall never be less than one (1).

ARTICLE VI. FIRST BOARD OF DIRECTORS: The name and post office address of the members of the first board of directors are:

Jorge L. Gonzalez

480 North State Rd. 7 Plantation, FL 33317

ARTICLE VII. SUBSCRIBER: The name and post office address of the subscriber to these Articles of Incorporation is:

MITCHELL D. KLEIN

1120 E. Hallandale Beach Blvd. Hallandale, FL 33009

These Articles of Incorporation ARTICLE VIII. AMENDMENTS: may be amended in the manner provided by law. Every amendment shall be approved by the board of directors, proposed by them to the shareholders and approved at a shareholders' meeting by a majority of the stock entitled to vote thereon, unless all of the directors and all of the stockholders sign a written statement manifesting their intentions that a certain amendment to these

Articles of Incorporation be made.

and another corporation or another individual shall be invalidated by reason of the fact that one or more of the officers or directors of this corporation may be officers or directors of, or have any other interest in, the said other corporation, or by reason of the fact that one or more of the officers or directors of this corporation may be the other individual or individuals contracting with this corporation.

The initial post office address of the principal office of the corporation is 480 North State Road 7, Plantation, FL 33317, and the post office address of the registered office is 1120 E. Hallandale Beach Blvd., Hallandale, FL 33009 and the registered agent is Mitchell D. Klein.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 16th day of November, 1998.

MITCHELL D. KLEIN

STATE OF FLORIDA)

SS:
COUNTY OF BROWARD)

The foregoing Articles of Incorporation were acknowledged before me this 16th day of November, 1998.

NOTARY PUBLIC, State of Florida

FRICIAL NOTARY SEAL

My Commission Expires:

S: Lorraine Murphy Inotary Public State of Florida CCESSESSION NO. CC752582

ACKNOWLEDGMENT OF REGISTERED AGENT HAY COMMISSION EXP. JUNE 18,2102

Having been named to accept service of process of the abovestated corporation, at the place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act, relative to keeping said

office open.

MITCHELL D. KLEIN