

DAVID H. JACOBY
Attorney at Law
1581 Robert J. Conlan Blvd., N.E.
The Exchange - Suite 100
Palm Bay, Florida 32905

DAVID H. JACOBY
BRUCE H. CHASE

Telephone (407) 723-8388
Facsimile (407) 723-9995

December 8, 1998

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Florida Department of State
Division of Corporations
409 East Gains Street
Tallahassee, FL 32399

RE: Articles of Incorporation of J & R Paint, Inc.
Articles of Incorporation of Auto Title Loans of Brevard County, Inc.
Articles of Incorporation of Professional Coating Services, Inc.

Dear Sir/Madam:

Enclosed please find an original and one copy of the Articles of Incorporation for the above referenced corporations. Also enclosed please find check no. 1397 in the amount of \$367.50 as the required fee to process said documents. Please file same and return a copy of each article to our office.

Thank you in advance for your prompt attention to this matter.

Very truly yours,

David H. Jacoby

DHJ/ecw
Enclosures
cc: Client

Erin
GAVE
AUTHORIZATION BY PHONE TO
CORRECT Art VIII
DATE 12/14/98
DOC. EXAM SD

FILED
98 DEC 11 AM 9:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SD
12/14

ARTICLES OF INCORPORATION

OF

J & R PAINT, INC.

FILED
98 DEC 11 AM 9:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby presents these Articles for the formation of a corporation in accordance with the laws of the State of Florida.

ARTICLE I.- NAME

The name of this corporation is J & R PAINT, INC.

ARTICLE II.-NATURE OF BUSINESS

The general nature of the business to be rendered by this corporation is any lawful purpose permitted by the laws of 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 one time is Two Hundred (200) shares of common stock.

ARTICLE IV. - INITIAL CAPITAL

The amount of capital with which this corporation will begin business is Two Hundred (\$200.00) Dollars.

ARTICLE V.-TERM OF EXISTENCE

This corporation shall have perpetual existence.

ARTICLE VI.- ADDRESS

The initial address of the principal office of this corporation is: 1280 Sarno Road, Suite 200, Melbourne, Florida 32935.

ARTICLE VII.- REGISTERED AGENT

The initial registered agent of this corporation is David H. Jacoby, and the initial registered office is 1581 Robert J. Conlan Blvd. N.E., Suite 100, Palm Bay, Florida 32905.

ARTICLE VIII.- DIRECTORS

This corporation shall have one (1) director initially. The number of Directors may be increased or diminished from time to time, by By-Laws adopted by Stockholders and shall never be less than one (1). Vincent Norman, 325 Banyon Way, Melbourne Beach FL 32951

ARTICLE IX.- AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholder's meeting by at least a Fifty-One (51%) Percent vote of the stock entitled to vote thereon, unless all the Directors and all the Stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made. All rights of shareholders are subject to reservation.

ARTICLE X.- LIMITATIONS ON CORPORATE STOCK

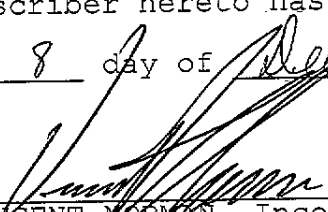
The Shareholders of this corporation shall have the power to include in the By-Laws adopted by Fifty-One (51%) Percent of the Shareholders of this corporation any regulatory or restrictive provisions regarding the proposed sale, transfer, or other disposition of any of the outstanding shares of this corporation by any of its Shareholders, or the operation of this corporation, or in the event of the death of any of its Shareholders. The

manner and form, as well as relevant terms, conditions and details hereof, shall be determined by the Shareholders of this corporation; provided, however, that such regulatory or restrictive provisions shall not affect the rights of third parties without actual notice thereof, unless existence of such provisions shall be plainly written upon the certificate evidencing the ownership of said stock.

ARTICLE XI.- VOTING TRUSTS

No shareholder of this corporation shall enter into a voting trust agreement or any other type of agreement vesting in another the authority to exercise the voting power of any or all of his shares.

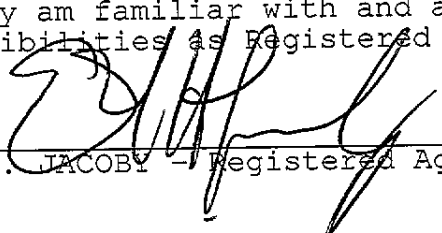
IN WITNESS WHEREOF, the subscriber hereto has executed these Articles of Incorporation, this 8 day of December 1998.



VINCENT NORMAN, Incorporator
325 Banyon Way
Melbourne Beach, FL 32951

Acceptance by registered Agent

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



DAVID H. JACOBY - Registered Agent

STATE OF FLORIDA
COUNTY OF BREVARD

I hereby certify that on this 8 day of December, 1998, before me, a Notary Public duly authorized in the state and county named above to take acknowledgements, personally appeared

FILED
98 DEC 11 AM 9:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

VINCENT NORMAN and DAVID H. JACOBY, to me known to be the persons described as the Incorporator and Registered Agent, respectively, and who are both personally known by me, in and who executed the foregoing Articles of Incorporation, acknowledged before me that they subscribed to these Articles of Incorporation in their respective capacities.

Erin C. Wall

NOTARY PUBLIC

