



P99000022551

March 3, 1999

EFFECTIVE DATE

3-1-99

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

000002798150--5  
-03/08/99--01130--016  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

Gentlemen,

Please consider this package a request to incorporate a business within the State of Florida by the name of CARLENDER.COM, INC., pursuant to Chapter 607 and 621 of the Florida Statutes. In accordance therewith, enclosed you will find the following items:

1. A completed State Transmittal Letter,
2. A check in the amount of \$87.50,
3. An ORIGINAL set of Carlender.com, Inc.'s Articles of Incorporation,
4. A COPY of Carlender.com, Inc.'s Articles of Incorporation.

Please proceed to mail any other required forms that the State of Florida requires to have completed.

If you should have any further questions / comments, please do not hesitate to call me at (305) 663-4554.

Sincerely,

Antonio J. Castro, CPA  
Chief Financial Officer

FILED  
99 MAR -8 AM 11:25  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

770 South Dixie Highway  
Suite #110  
Coral Gables, FL 33146

T 305.663.4554  
F 305.663.2337  
I www.afoa.com

Handwritten initials and date 3-11-99

ARTICLES OF INCORPORATION  
OF  
CARLENDER.COM, INC.

EFFECTIVE DATE  
3-1-99

FILED  
99 MAR -8 AM 11:25  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned Incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I: NAME

The name of the corporation shall be:  
CARLENDER.COM, Inc.

ARTICLE II: PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:  
770 South Dixie Highway  
Suite 110  
Coral Gables, FL 33146

ARTICLE III: SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:  
10,000 Shares of Common Stock

ARTICLE IV: INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address if the initial registered agent are:  
William J. Schrenkel  
c/o Auto Finance of America, Inc.  
770 South Dixie Highway  
Suite 110  
Coral Gables, FL 33146

ARTICLE V: INCORPORATOR

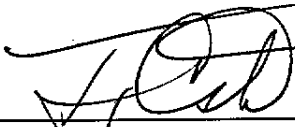
The name and address of the incorporator of these Articles of Incorporation are:

Antonio J. Castro, CPA  
c/o Auto Finance of America, Inc.  
770 South Dixie Highway  
Suite 110  
Coral Gables, FL 33146

ARTICLE VI: EFFECTIVE DATE OF INCORPORATION

The effective date of this organization's incorporation is:  
March 1, 1999

FILED  
99 MAR -8 AM 11:25  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

  
\_\_\_\_\_  
Signature / Incorporator

3/1/99  
\_\_\_\_\_  
Date

Having been named as Registered Agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
\_\_\_\_\_  
Signature / Registered Agent

3/1/99  
\_\_\_\_\_  
Date