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ACCOUNT NO. : 072100000032

REFERENCE : 365308 7189950

AUTHORIZATION :

COST LIMIT : \$ 70.00

ORDER DATE : September 3, 1999

ORDER TIME : 10:18 AM

ORDER NO. : 365308-005

CUSTOMER NO: 7189950

CUSTOMER: Mr. Barry E. Greenwood  
MR. BARRY E. GREENWOOD  
MR. BARRY E. GREENWOOD  
40347 Highway 19 N.

Tarpon Springs, FL 34689

DOMESTIC FILING

NAME: AUTO LOANS EXPRESS, INC.

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: Janna Wilson

EXAMINER'S INITIALS:

*Patricia Pjib*

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
99 SEP -7 AM 9:25

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RECEIVED  
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DIVISION OF STATE  
CORPORATIONS  
TALLAHASSEE, FLORIDA

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

99 SEP -7 AM 9:25

ARTICLES OF INCORPORATION  
OF

AUTO LOANS EXPRESS, INC.

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:

AUTO LOANS EXPRESS, INC.

The address of the principal office of this corporation shall be 40347 Highway 19 N., Tarpon Springs, Florida 34689, 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:

Barry E. Greenwood.

542 Severs Landing  
Palm Harbor, FL 34683

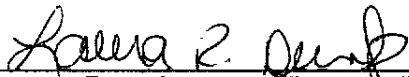
99 SEP -7 AM 9:25

ARTICLE VII. INCORPORATOR

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

The Company Corporation  
1013 Centre Road  
Wilmington, Delaware 19805

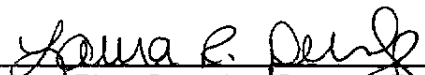
The undersigned incorporator has executed these  
Articles of Incorporation on September 7, 1999.



Its Agent, Laura R. Dunlap

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, Laura R. Dunlap  
Authorized Service Representative  
Corporation Service Company

DBC/JANNA WILSON