

P 990000 86731

***National Auto Finance & Leasing, Inc.
1520 Bottlebrush Drive NE, Suite 2M
Palm Bay, Florida 32905***

99 SEP 27 AM 7:30
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

September 17, 1999

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-*****78.75 *****78.75

Division of Corporations
Secretary of State
The Capitol
Tallahassee, FL 32304

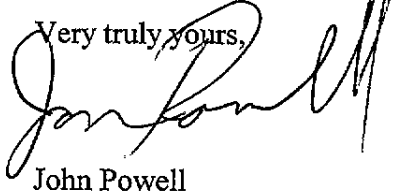
Dear Sir:

Enclosed is the Articles of Incorporation for National Auto Finance & Leasing, Inc., together with a check in the amount of \$78.75 to cover the following filing fees:

Profit Corporation Filing Fee	\$ 35.00
Certified Copy	8.75
Registered Agent Designation	<u>35.00</u>
Total	\$78.75

Thank you for your prompt attention to this filing.

Very truly yours,



John Powell

Enclosures: Articles (2)
Check

F. CHASSER

OCT 1 1999

ARTICLES OF INCORPORATION

OF

National Auto Finance & Leasing, Inc.

ARTICLE I - NAME

The name of the corporation is National Auto Finance & Leasing, Inc., 1520 Bottlebrush Drive NE, Suite 2M, Palm Bay, Florida 32905 (Principal Office of Registered Agent).

ARTICLE II - DURATION

This corporation shall exist perpetually, commencing at the time of filing these articles with the Secretary of State of the State of Florida.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any of all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 500 shares of One Dollar (\$1.00) par value common stock, which shall be designated "Common Shares".

ARTICLE V - VOTING RIGHTS

Except as otherwise provided by law, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding Common Shares.

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ARTICLE VI - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of National Auto Finance & Leasing, Inc. is 1520 Bottlebrush Drive NE, Suite 2M, Palm Bay, Florida 32905 and the name of the initial registered agent of this corporation at that address is John Powell.

ARTICLE VIII - INITIAL BOARD OF DIRECTORS

This corporation shall have one director initially. The number of directors may be either increased or decreased from time to time by the bylaws, but shall never be less than one. The name and address of the initial director of the corporation is:

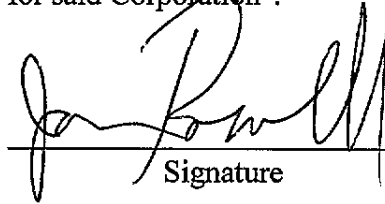
John Powell
1520 Bottlebrush Drive NE, Suite 2M
Palm Bay, Florida 32905

ARTICLE IX - INCORPORATORS

The name and address of the person signing these Articles of Incorporation is:

John Powell
1520 Bottlebrush Drive NE, Suite 2M
Palm Bay, Florida 32905

"I hereby am familiar with and accept the duties and responsibilities as registered agent for said Corporation".

A handwritten signature in black ink, appearing to be "J. Powell", is written over a horizontal line. Below the line, the word "Signature" is printed.

Signature

ARTICLE X - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE XI - SHAREHOLDER QUORUM AND VOTING

Fifty-one percent (51%) of the shares entitled to vote, represented in person or by proxy, shall constitute a quorum at a meeting of shareholders. If a quorum is present, the affirmative vote of fifty-one percent (51%) of the shares represented at the meeting and entitled to vote on the subject matter shall be the act of the shareholders.

ARTICLE XII - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XIII - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

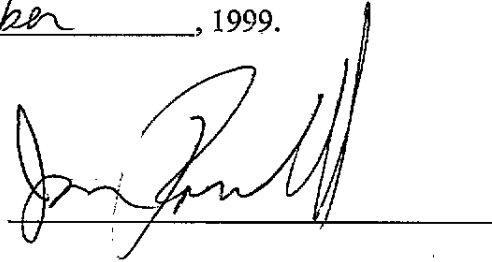
ARTICLE XIV - INITIAL ISSUE OF CORPORATION STOCK

Shares of capital stock of this corporation shall be issued initially to the following person in the amount set forth opposite the name;

John Powell

500 Shares

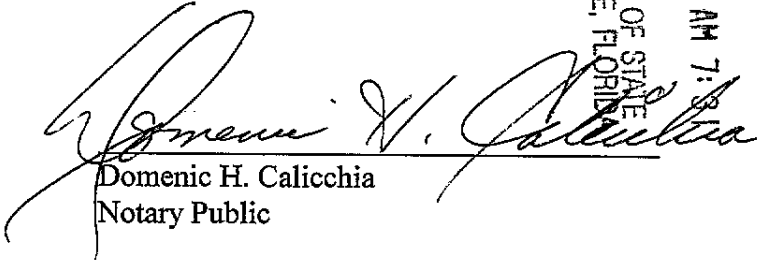
IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 20th day of September, 1999.

A handwritten signature in dark ink, appearing to read "John Powell", is written over a horizontal line.

STATE OF FLORIDA
COUNTY OF BREVARD

Before me, a notary public authorized to take acknowledgments in the state and county set forth above, personally appeared John Powell, known to me to be the person executed the foregoing Articles of Incorporation and acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the state and county aforesaid, this 20th day of September 1999.


Domenic H. Calicchia
Notary Public

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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FILED

