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Miami, FL 33186

Tel 305-386-8095  
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October 11, 1999

DIVISION OF CORPORATIONS  
Post Office Box 6327  
Tallahassee, FL 32314

700003014527--3  
-10/14/99--01047--014  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Re: ESQUIRE ACCEPTANCE, INC.

Dear Sir or Madam:

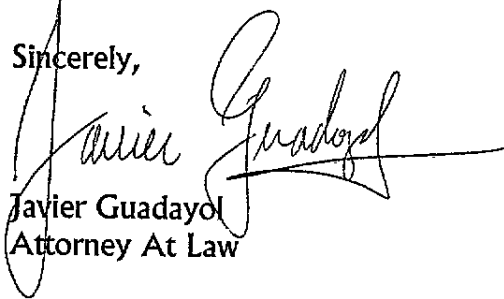
Enclosed herewith please find the Articles of Incorporation for ESQUIRE ACCEPTANCE, INC. Inc. along with a check in the amount of \$78.75 representing the administrative costs in connection with the filing of said corporation.

Please proceed to file said Articles of Incorporation and to return to us a certificate as evidence of the filing.

Please do not hesitate to contact our office at the number shown on this letterhead if you have any questions or if we may be of any assistance to you.

Thank you.

Sincerely,

  
Javier Guadayol  
Attorney At Law

FILED  
99 OCT 14 PM 2:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

JG:jlj

Enc.

TS-10/19/99

ARTICLES OF INCORPORATION  
OF  
ESQUIRE ACCEPTANCE, INC.

FILED  
99 OCT 14 PM 2:30  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

ESQUIRE ACCEPTANCE, INC.

The principal place of business of this corporation shall be 13550 SW 88 Street, Suite 290, Miami, FL 33186 and the mailing address shall be 13550 SW 88 Street, Suite 290, Miami, FL 33186.

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 number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having \$1.00 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 13550 SW 88 Street, Suite 290, Miami, FL 33186, and the name of the initial registered agent of the corporation at that address is JAVIER GUADAYOL.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. PREEMPTIVE RIGHTS

The corporation elects to have preemptive rights.

