

State of Idaho

Department of State

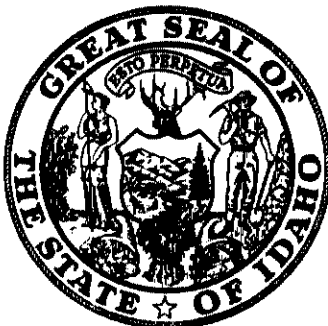
CERTIFICATE OF INCORPORATION OF

L.E.W. FINANCIAL, CORP.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: December 24, 1992



Pete T. Cenarrusa
SECRETARY OF STATE
By *[Signature]*

ARTICLES OF INCORPORATION
OF

L.E.W. FINANCIAL, CORP.

RECEIVED
SEC. OF STATE

92 DEC 24 AM 8 34

1. The name of the corporation is L.E.W. FINANCIAL, CORP.
2. The period of its duration is perpetual.
3. The purpose for which the corporation is organized is operation of a retail automobile dealership and for operation of financial lending institution and all other purposes not forbidden by law.

4. The corporation shall have authority to issue one million (1,000,000) shares, all of one class, no par value.

5. The address of the corporation's initial registered office is 247 North 4000 East, Rigby, Idaho 83442, and the name of its initial registered agent at such address is Wayne Call.

6. The number of directors constituting its initial board of directors of the corporation is three (3), whose names and addresses are:

Eugene Call
8370 Creek Ridge Cove
Germantown, Tennessee 38139

Wayne Call
247 N. 4000 E.
Rigby, Idaho 83442

Lyle Call
1095 Hemlock
Idaho Falls, Idaho 83401

7. The name and address of the incorporator is Wayne Call, 247 North 4000 East, Rigby, Idaho 83442.

DATED December 21, 1992,

Wayne Call
WAYNE CALL

IDaho SECRETARY OF STATE
19921224 0900 40344 2
CX #: 6964 CUST# 1
CORPORATIO 10 60.00= 60.00

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