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State of Idaho

Department of State

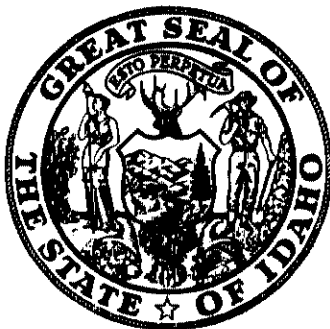
CERTIFICATE OF INCORPORATION OF

INSTANT AUTO CREDIT, INC.

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: March 26, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Davis*

**ARTICLES OF INCORPORATION
OF
INSTANT AUTO CREDIT, INC.**

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We, the undersigned, natural persons over the age of eighteen (18) years do hereby form a corporation under the laws of the state of Idaho, as contained in Chapter 1 of Title 30 of the Idaho Code, entitled "Idaho Business Corporation Act," and to that end do hereby certify:

ARTICLE I

NAME

The name of said corporation shall be Instant Auto Credit, Inc.

ARTICLE II

PURPOSES AND POWERS

A. To purchase, sell, finance, trade, deal in, secure, rent, lease and repair automobiles, motor vehicles, trailers, recreation vehicles, and other personal property and equipment.

B. To invest funds in real property, personal property, mortgages, stocks, bonds or any other type of investments and to own or lease real or personal property, and to give and receive security in connection therewith;

C. To engage in such other businesses or activities as may be authorized or permitted by the Idaho Business Corporation Act (Chapter 1 of Title 30 of the Idaho Code).

ARTICLE III

DURATION

The period of duration of the corporation shall be perpetual.

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ARTICLE IV

REGISTERED OFFICE

The registered office of said corporation in the state of Idaho shall be located at 67 West 600 South (P.O. Box 361), Jerome, Idaho, 83338, in the county of Jerome. Con Paulos shall be the registered agent at the address set forth above.

ARTICLE V

CORPORATE STOCK

The aggregate number which the corporation shall have authority to issue is 5,000 shares of common stock, all of one class and all without par value.

ARTICLE VI

INCORPORATORS

NAME OF INCORPORATOR

ADDRESS

Con Paulos

P.O. Box 361
67 West 600 South
Jerome, Idaho 83338

Cynthia Paulos

P.O. Box 361
67 West 600 South
Jerome, Idaho 83338

ARTICLE VII

MANAGEMENT

The business of the corporation shall be managed by a board of two (2) directors. Each director shall hold office for the term for which he was named or elected and until his successor is elected and qualified.


There shall be two (2) directors on the initial Board and they shall be Con Paulos; whose address is 67 West 600 South (P.O. Box 361), Jerome, Idaho 83338; and Cynthia Paulos; whose address is 67 West 600 South (P.O. Box 361), Jerome, Idaho 83338; who shall respectively serve as President and Secretary-Treasurer of the corporation. Each person shall serve as a director until their respective successor is elected and qualified.

ARTICLE VIII

BY-LAWS

The power to adopt, repeal and amend the By-Laws of the corporation shall be in the stockholders and the By-Laws may be amended, adopted, or repealed by the stockholders.

IN WITNESS WHEREOF, we have hereunto set our hand this 23 day of March, 1993.



Con Paulos



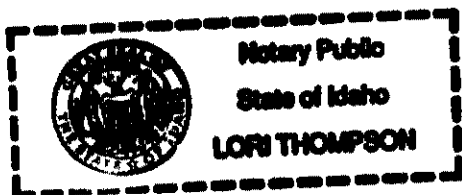
Cynthia Paulos

STATE OF IDAHO)

County of Jerome) ss.

On the 23 day of March, 1993, before me, a Notary Public, in and for said County and State, personally appeared Con Paulos, known or identified to me to be the individual whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



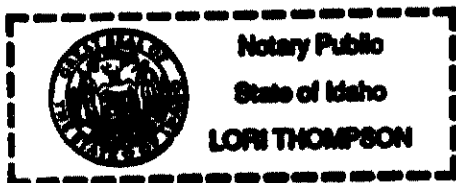
Lori Thompson
NOTARY PUBLIC FOR IDAHO
Residing at: Jerome
My commission expires: 10/15/96

STATE OF IDAHO)

County of Jerome) ss.

On the 23 day of March, 1993, before me, a Notary Public, in and for said County and State, personally appeared Cynthia Paulos, known or identified to me to be the individual whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



Lori Thompson
NOTARY PUBLIC FOR IDAHO
Residing at: Jerome
My commission expires: 10/15/96

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