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P. 81

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-12/16/97--01019--008  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

December 11, 1997

Division of Corporations  
Post Office Box 6327  
Tallahassee, FL 32314

FILED  
97 DEC 16 AM 8:30  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Re: A1A TITLE LOAN & CHECK CASHING, INC.

Dear Sirs:

Enclosed please find original and one copy of Articles of Incorporation for A1A TITLE LOAN & CHECK CASHING, INC., together with Certificate Designating Resident Agent. Also enclosed is our check in the amount of \$70.00 to cover the filing fees.

Sincerely,

*John F. Sproull*  
John F. Sproull

JFS/vm  
Enc.

F. CHESSEY DEC 17 1997

FILED  
DEC 16 AM 8:30  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION  
OF  
A1A TITLE LOAN & CHECK CASHING, INC.

ARTICLE I - NAME

The name of the Corporation shall be A1A TITLE LOAN & CHECK CASHING, INC.

ARTICLE II - EXISTENCE

The Corporation shall have perpetual existence and its existence shall begin on date of filing with the Secretary of State.

ARTICLE III - PURPOSE

The purpose of the Corporation is to engage in any business or venture authorized and permitted by the laws of the State of Florida and of the United States of America.

ARTICLE IV - STOCK

The Corporation shall be entitled to issue One Hundred (100) shares of common stock at no par value.

ARTICLE V - OFFICERS

The corporation shall have no directors and its business shall be conducted by its officers of which there shall be a President and a Secretary/Treasurer. The names of the initial officers and their addresses are: President - Robert Frank Scardo, Post Office Box 531, Ocklawaha, FL 32183, and Secretary/Treasurer - Terri Lynn Turner, Post Office Box 935, Palatka, FL 32178-0935.

ARTICLE VI - REGISTERED OFFICE AND REGISTERED AGENT

The corporate address and the corporation's principal place of business shall be 103 South Highway 41, Inverness, FL 34450 and its registered agent at that address shall be Terri Lynne Turner.

ARTICLE VII - ANNUAL MEETING

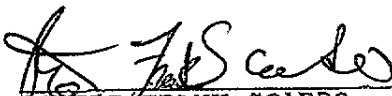
The annual meeting of the Corporation shall be in the first Monday in December of each and every year.

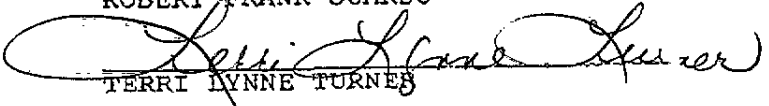
ARTICLE VIII - SUBSCRIBERS/INCORPORATORS

The name of the subscribers and incorporators of the Corporation and their addresses are:

- |                     |  |
|---------------------|--|
| Robert Frank Scardo | P.O. Box 531<br>Ocklawaha, FL 32183    |
| Terri Lynne Turner  | P.O. Box 935<br>Palatka, FL 32178-0935 |

IN WITNESS WHEREOF, We have hereunto set our hands and seals this 15<sup>th</sup> day of December, 1997.

  
 \_\_\_\_\_  
 ROBERT FRANK SCARDO

  
 \_\_\_\_\_  
 TERRI LYNNE TURNER

STATE OF FLORIDA  
COUNTY OF PUTNAM

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized under the laws of the State of Florida to administer oaths and take acknowledgments, ROBERT FRANK SCARDO and TERRI LYNNE TURNER, well known to me to be the persons subscribing their names to the attached and foregoing Articles of Incorporation and they acknowledged before me that they subscribed their names to the foregoing certificate for the purposes therein set forth and expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, this 15<sup>th</sup> day of December, 1997.

Julie A. Kirkland  
Notary Public - State of Florida  
Julie A. Kirkland  
Printed Name  
My Commission Expires: 04-08-2001  
Personally Known   
ID Produced



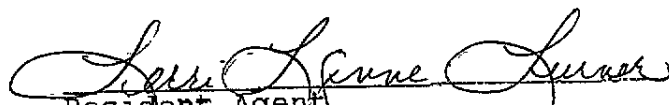
Julie A. Kirkland  
My Commission CC636876  
Expires April 08, 2001

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE  
FOR THE SERVICE OF PROCESS WITHIN THIS STATE NAMING  
AGENT UPON WHOM PROCESS MAY BE SERVED

IN PURSUANCE of Chapter 48.091, Florida Statutes, the  
following is submitted, in compliance with said Act.

FIRST -- That A1A TITLE LOAN & CHECK CASHING, INC., desiring  
to organize under the laws of the State of Florida with its  
principal office, as indicated in the Articles of Incorporation  
in the Town of Inverness, County of Citrus, State of Florida, has  
named TERRI LYNNE TURNER, 103 South Highway 41, Inverness, Florida  
34450 its agent to accept service of process within its State.

Having been named to accept service of process for the above  
stated corporation, at place designated in this certificate, I  
hereby accept to act in this capacity, and agree to comply with  
the provisions of said Act relative to keeping said office.

  
Resident Agent

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

97 DEC 16 AM 8:30

FILED