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Cheeseman and Phillips
Attorneys & Counsellors at Law

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Barnett Plaza, Suite 4130
Tampa, Florida 33602
813/223-4007
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January 5, 2000

Corporate Records Bureau
Post Office Box 6327
Tallahassee, Florida 32314

100003094491-1
-01/11/00--01052--005
122.50 **78.75

RE: Electronic Funds Transfer Systems, Inc.

Gentlemen:

Enclosed for filing are the original Articles of Incorporation for the above referenced corporation. Also enclosed is our check in the sum of \$122.50 for payment of the filing fees.


Please furnish us with a certified copy of the Articles.

If you should require any additional fees, please feel free to contact our office.

Thank you for your cooperation in this matter.

Yours truly,

CHEESEMAN and PHILLIPS


Jerrold K. Phillips

JKP/gs
Enclosure(s)

Gruel GAVE
AUTHORIZATION BY PHONE TO
CORRECT HER II add RA name
DATE 1/19
DOC. EXAM SH

S. Thompson JAN 19 2000

ARTICLES OF INCORPORATION
OF
ELECTRONIC FUNDS TRANSFER SYSTEMS, INC.

00 JAN 11 PM 4:54
CLERK OF DISTRICT COURT
TALLAHASSEE FL 32301

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE I

The name of the corporation is Electronic Funds Transfer Systems, Inc.

ARTICLE II

The duration of the corporation is perpetual.

ARTICLE III

The general purposes for which the corporation is organized are:

(1) To engage in any lawful activity permitted by the State, including without limitation, the electronic transfer of funds into and out of escrow accounts held for private and commercial use.

(2) To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE IV

The aggregate number of shares which the corporation is authorized to issue is one thousand (1000) shares of common stock with a par value of \$1.00 per share.

ARTICLE V

The street address of the initial registered office of the corporation is 101 E. Kennedy Blvd., Suite 4130, Tampa, Florida 33602. The name of the Registered Agent is Jerrold K. Phillips.

ARTICLE VI

The initial board has one director. The name and address such Director is as follows:

Joe Pirolozzi

5111 Memorial Highway
Tampa, FL 33634

ARTICLE VII

The name and address of each incorporator is listed above as an initial director.

EXECUTED by the undersigned at Tampa, Florida on the 6 day of January, 2000.

Joe Pirolozzi
Joe Pirolozzi

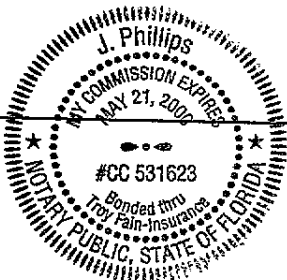
STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

BEFORE ME, personally appeared, JOE PIROLOZZI, well known to me to be the persons described in and who executed the foregoing Articles of Incorporation of ELECTRONIC FUNDS TRANSFER SYSTEMS, INC., and he acknowledged before me that he signed said Articles of Incorporation for the uses and purposes set forth herein.

WITNESS my hand and official seal this 6th day of JANUARY, 2000.

2000.

[Signature]
Notary Public
My Commission Expires:



**CERTIFICATE DESIGNATING
PLACE OF BUSINESS OR DOMICILE OF PROCESS
WITHIN FLORIDA, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED**

00 JAN 11 PM 6:56
TALLAHASSEE FLORIDA

**IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED:**

ELECTRONIC FUNDS TRANSFER SYSTEMS, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business as 5111 Memorial Highway, Tampa, FL 33634, and has named Jerrold K. Phillips, Esquire located at 101 E. Kennedy Blvd., Suite 4130, Tampa, Florida 33602 as its agent to accept service of process within the State of Florida.



Joe Pirolozzi

1/6/2000

Date

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

1/6/00

Date



Jerrold K. Phillips