

P000000 71266

GARY C. RICHARDS
ATTORNEY AT LAW
15 SW 3rd Avenue
Gainesville, Florida 32601

GARY C. RICHARDS

TELEPHONE (352) 377-2496

July 11, 2000

000003333060--6
-07/24/00--01087--001
*****70.00 *****70.00

Division of Corporations
Florida Dept of State
P.O. Box 6327
Tallahassee, Florida 32314

Dear Sir:

Enclosed please find the original and one copy of the Articles of Incorporation and Agent acceptance for GLOBAL CHECK ADVANCE, INC. Also find check number 4951 in the sum of \$ 70.00 for filing fees.

Sincerely,

Gary C. Richards

FILED
00 JUL 24 PM 1:48
SECRETARY OF STATE
TALLAHASSEE FLORIDA

GCR/dma
Enclosures

W
7/26

ARTICLES OF INCORPORATION
OF
GLOBAL CHECK ADVANCE, INC..

FILED
00 JUL 24 PM 1:48
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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: NAME

The name of this corporation is Global Check Advance, Inc.

ARTICLE II: DURATION

The duration of the Corporation is perpetual.

ARTICLE III: NATURE OF BUSINESS

1. To engage in the business of operating all authorized activities.

2. To transact any other lawful business for which corporations may be incorporated under the Florida General Corporation Act or engage in any other trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.

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

ARTICLE IV: CAPITAL STOCK

The aggregate number of shares that the corporation is authorized to issue are ten-thousand (10,000) shares. Such shares shall be of a single class, and shall have a par value of \$1.00 per share.

ARTICLE V: PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class, or series as that which he already holds, shall have the right to purchase his pro rata share thereof at the price at which it is offered to others.

ARTICLE VI: ADDRESS AND REGISTERED AGENT

The street address of the initial registered office of the corporation is 15 SW 3rd Avenue, Gainesville, Alachua County, Florida, 32601, 352-377-2496 and the name of its registered agent at such address is Gary C. Richards. The principal address of the corporation is 424-C NW 13th Street, Gainesville, Alachua County, Florida, 32601.

ARTICLE VII: DIRECTORS

The number of directors constituting the initial board of directors of the corporation shall be one (1). The name and address of the person who are to serve as member of the initial board of directors is:

NAME:

ADDRESS

Mike McDonald

424 C N.W. 13th Street
Gainesville, Florida 32601

ARTICLES VIII: INCORPORATORS

The name and post office address of the incorporator is:

NAME:
Mike McDonald

ADDRESS
424 C N.W. 13th Street
Gainesville, Florida 32601

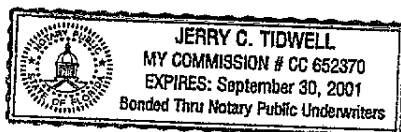
Executed by the undersigned at Gainesville, Alachua County,
Florida this FOURTEEN day of JULY, 2000.

Mike McDonald
Mike McDonald

STATE OF FLORIDA
COUNTY OF ALACHUA

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared Mike McDonald, to me known to be the persons described as subscribers in and who executed the foregoing Articles of Incorporation, and acknowledged before me that she subscribed to those Articles of Incorporation.

The foregoing instrument was acknowledged before me this 14TH day of JULY, 2000 by Mike McDonald who is personally known to me or who has produced a driver's license as identification and who did take an oath.



Jerry C. Tidwell
NOTARY PUBLIC
My Commission Expires:

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

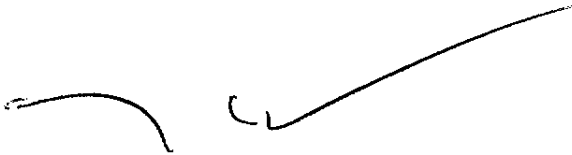
FILED
00 JUL 24 PM 1:48
SECRETARY OF STATE
TALLAHASSEE FLORIDA

In pursuance of Chapter 48.091, FLORIDA STATUTES, the following
is submitted, in compliance with said Act:

That Global Check Advance, Inc., desiring to organize under
the laws of the State of Florida with its registered office, as
indicated in the Articles of Incorporation at Gainesville, Alachua
County, Florida, has named Gary C. Richards, 15 SW 3rd Avenue,
Gainesville, Florida 32601, 352-377-2496 as its agent to accept
service of process within this State. The principal address of the
corporation is 424-C NW 13th Street, Gainesville, Florida, 32601

ACKNOWLEDGMENT:

Having been named to accept service of process for the above
stated corporation, at the 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 open said office.



Gary C. Richards