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CT Corporation System 660 East Jefferson Street Tallahassee, FL 32301 Tel 850 222 1092 Fax 850 222 7615 Attn: Jeff Netherton

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ARTICLES OF INCORPORATION OF

Florida Loans Express, Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

FIRST: The name of the corporation is: Florida Loans Express, Inc.

SECOND: The street address of the initial principal office, and, if different, the mailing address of the corporation is: 8601 Dunwoody Place, Suite 406, Atlanta, Georgia 30350

THIRD: The number of shares the corporation is authorized to issue is: 100,000 shares at \$1 par value each

FOURTH: The street address of the initial registered office of the corporation is c/o C T Corporation System, 1200 South Pine Island Road, City of Plantation, Florida 33324, and the name of its initial registered agent at such address is C T Corporation System.

FIFTH: The name and address of the person who is to serve as initial director is: Terry E. Fields, 8601 Dunwoody Place, Suite 406, Atlanta, Georgia 30350

SIXTH: The name and address of each incorporator is:

T. Hardley 1201 Peachtree Street, NE, Atlanta, GA 30361 J. Todd 1201 Peachtree Street, NE, Atlanta, GA 30361 1201 Peachtree Street, NE, Atlanta, GA 30361 J. Bolden

Hardley, discorporator

Incorporator

Bolden, Incorporator

C T Corporation System is familiar with and accepts the obligations provided for in Section 607.0505 of the Florida Statutes.

C T Corporation System

Date 7-31-00

By Count Byer

CONNIE BRYAN SPECIAL ASSISTANT SECRETARY

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SECRETARY OF STATE
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