Maury Dodson & Associates 4802 South U.S. Hwy 1 Ft. Pierce. Florida 34982

Tel: (561)-465-2991 Fax: (561)-465-8123 E-Mail: maurycd@altavista.com

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600003442626--10/27/00--01078--005 Houda Department 83 State ****315.00 *****78.75 Divisions of Corpora P.O. Box 6327 Follohouse, II. 32314 RE: Registered agent, I hereby un familiar with and accept the A the Kegistered agent & locita Grocery Locita Groce D 3 Horcias Check Conling tavorita, Juc.

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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

October 30, 2000

MAURY DODSON & ASSOCIATES 4802 SOUTH US HWY 1 FT PIERCE, FL 34982

SUBJECT: GARCIA'S CHECK CASHING, INC.

Ref. Number: W00000025985

We have received your document for GARCIA'S CHECK CASHING, INC. and your check(s) totaling \$315.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.)

The registered agent must sign accepting the designation.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6928.

Letter Number: 300A00056269

Tim Burch Document Specialist

FILED

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION of GARCIA'S CHECK CASHING, INC.

The undersigned person(s), acting as incorporator(s) of a corporation organized under the laws of Florida, hereby adopt(s) the following Articles of Incorporation:

ARTICLE I CORPORATE NAME

The name of this corporation is:

Garcia's Check Cashing, Inc..

ARTICLE II INITIAL PRINCIPAL OFFICE

The mailing address of the corporation's initial principal office is:

1508 Delaware Avenue Fort Pierce, FL 34950

ARTICLE III SHARES

The total number of shares which the corporation shall have authority to issue is 100 shares of no par value stock.

ARTICLE IV REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office and the name of its initial registered agent at such address is:

Maury C. Dodson

4802 S Hiway US 1 Saint Lucie County Fort Pierce, FL 34982

> ARTICLE V PURPOSE

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

ARTICLE VI DIRECTORS

The names and residence addresses of the persons constituting the initial board of directors are:

Jose P. Garcia 1019 Jamaica Avenue Fort Pierce, FL 34982

Sandra O. Garcia 1019 Jamica Avenue Fort Pierce, FL 34982

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which directors are to be elected.

ARTICLE VII LIABILITY OF DIRECTORS

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (i) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

ARTICLE VIII OTHER PROVISIONS

<u>Preemptive Rights.</u> The corporation elects to have preemptive rights so that each shareholder has the right to acquire a proportional amount of any shares that are issued.

Stock Transfer Restriction. No shareholder of this corporation shall sell any shares of stock held by him or her in this corporation without first offering to sell such stock to the corporation on the same terms and conditions and at the price offered in good faith and in writing, by any proposed purchaser. The written offer by such proposed purchaser shall be delivered to the corporation at the time the stock is offered to the corporation for sale. The corporation shall have the right to accept the offer any time within thirty (30) days from and after the date on which the offer is made to the shareholder and shall exercise the option to purchase by notifying the shareholder in writing. If the corporation shall not exercise its option to purchase the shares of stock, it shall notify the shareholder in writing within the thirty (30) day period and the shares may then be sold by the shareholder, but only to the proposed purchaser on the same terms and conditions as offered to the corporation, and only within thirty (30) days from and after the date on which the corporation declines to exercise its option.

Corporate Seal. The corporation shall have no corporate seal.

Execution of Written Instruments. All instruments that are executed on behalf of the corporation which are acknowledged and which affect an interest in real estate shall be executed by the President or any Vice-President and the Secretary or Treasurer. All other instruments executed by the corporation, including a release of mortgage or lien, may be executed by the President or Vice-President. Notwithstanding the preceding provisions of this section, any written instrument may be executed by any officer(s) or agent(s) that are specifically designated by resolution of the board of directors.

Certification

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.

1øse P. Garcia, Incorporator 1508 Delaware Avenue Fort Pierce, FL 34950

I, Maury C. Dodson hereby am familiar with and accept the duties as the registered agent for; Garcia's Check Cashing, Inc.

Please call (561) 465-2991 should you require additional information for this corporation.

Sincerely,

Maury C. Dodson