

P 02 000065369

EDWARD T. CULBERTSON, P.A.
ATTORNEY AT LAW
3800 CENTRAL AVENUE
ST. PETERSBURG, FLORIDA 33711
ALSO ADMITTED TO PENNSYLVANIA BAR
AND U. S. COURT OF VETERANS APPEALS
TELEPHONE (727) 327-7526
June 6, 2002

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 JUN 12 AM 8:48

500005762825--2
-06/12/02--01037--014
***122.50 ***78.75

FLORIDA DEPARTMENT OF STATE
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

RE: DOLLARS & CENTS FINANCIAL GROUP, INC.

Dear Sir:

I am enclosing the original and one (1) copy of the Articles of Incorporation for the above referenced corporation.

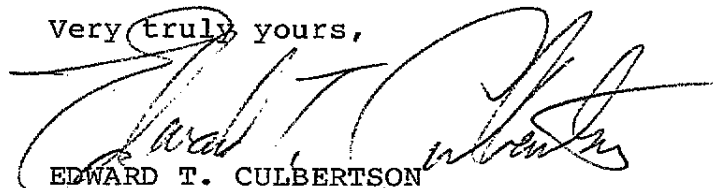
Also enclosed is a check for \$122.50 in payment of the following:

Filing Fee	\$35.00
One (1) Certified Copy	\$52.50
Registration of Registered Agent	\$35.00

Please certify the executed copy of the Articles of Incorporation and return it to me.

Thank you for your attention to this matter.

Very truly yours,



EDWARD T. CULBERTSON

ETC/mjs
Enclosures

E. CULBERTSON

13

ARTICLES OF INCORPORATION

OF

DOLLARS & CENTS FINANCIAL GROUP, INC.

The undersigned hereby subscribes to these Articles of Incorporation to form a corporation under the laws of the State of Florida.

FILED
SECRETARY OF FLORIDA
TALLAHASSEE, FLORIDA
02 JUN 12 AM 10:48

I.

The name of the corporation is DOLLARS & CENTS FINANCIAL GROUP, INC.

II.

This corporation is organized for the purpose of, but is not limited by exclusion to, cashing personal, government, and payroll checks, for issuing money orders and wire transfers of funds, for lending funds in long and short term loans within and without the state of Florida, and for the purpose of the transaction of any or all lawful business for which corporations may be incorporated under Florida Statutes, Chapter 607.

III.

This corporation is authorized to issue 2500 shares of \$1.00 par value common stock. The subscription of said stock shall be paid for in lawful money of the United States of America, or in other property, exclusive of stock or securities. In the event that any such property exchanged for stock has no easily certifiable value, such valuation shall be fixed by the Board of Directors at the regular or special meeting called for that purpose. The corporation may increase its capital stock to any amount that may at any time be authorized by law.

IV.

Every shareholder, upon the sale for cash or 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, as nearly as may be done without issuance of fractional shares, at the price at which it is offered to others.

V.

The mailing and street address of this corporation's principal office and of its initial registered office is 3413 Gray Whetstone St., Brandon, Florida 33511, and the initial registered agent at that address is T.B. Bellamy.

VI.

This corporation shall have two directors initially. The number of directors may be either increased or diminished from time to time by the bylaws, but shall never be less than one. The names and addresses of the initial directors of this corporation, and the names and addresses of the persons signing these Articles are:

T.B. Bellamy
3413 Gray Whetstone St.
Brandon, FL 33511

Stephen L. Neal
3413 Gray Whetstone St.
Brandon, FL 33511

VII.

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

VIII.

This corporation reserves the right to amend or repeal any provisions in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation on the 6th day of June, 2002.

T.B. Bellamy
T.B. BELLAMY

STEPHEN L. NEAL
STEPHEN L. NEAL

Having been named as Registered Agent and to accept service of process for this corporation at the address designated above, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

T.B. Bellamy
T.B. BELLAMY

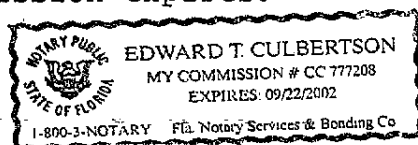
STATE OF FLORIDA)
COUNTY OF PINELLAS)

BEFORE ME, the undersigned authority, this day personally appeared T.B. BELLAMY and STEPHEN L. NEAL, to me well known to be the individuals described in and who executed the above and foregoing Articles of Incorporation of DOLLARS & CENTS FINANCIAL GROUP, INC., they acknowledged before me that they executed the Articles freely and voluntarily for the uses and purposes therein expressed.

WITNESS my hand and official seal at St. Petersburg last mentioned County and State, this 6th day of June, 2002.

Edward T. Culbertson
Notary Public - State of Florida
My Commission expires:

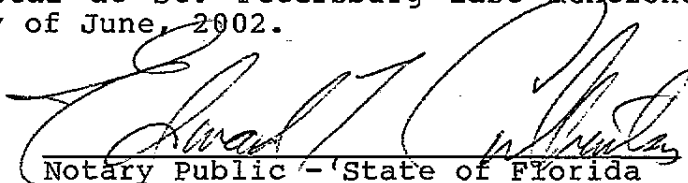
STATE OF FLORIDA)
COUNTY OF PINELLAS)

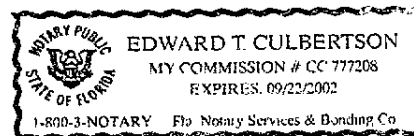


BEFORE ME, the undersigned authority, this day personally appeared T.B. BELLAMY, to me well known to be the individual described in and who executed the above and foregoing Articles of Incorporation of

DOLLARS & CENTS FINANCIAL GROUP, INC., he acknowledged before me that he subscribed his signature to the foregoing Articles of Incorporation as accepting the designation as Resident Agent for said corporation, freely and voluntarily.

WITNESS my hand and official seal at St. Petersburg last mentioned County and State, this 6th day of June, 2002.


Notary Public - State of Florida
My Commission expires:



FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 JUN 12 AM 8:48