Electronic Articles of Incorporation For

P02000131522 FILED December 16, 2002 Sec. Of State

EFUNDING CORPORATION

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is: EFUNDING CORPORATION

Article II

The principal place of business address:

8034 W. SAMPLE RD MARGATE, FL. 33065

The mailing address of the corporation is:

8034 W. SAMPLE RD MARGATE, FL. 33065

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

The name and Florida street address of the registered agent is:

INCORPORATE USA, INC. 3150 SANDY RIDGE DR CLEARWATER, FL. 33761 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN F. MARTIN FOR INCORPORATE USA

Article VI

The name and address of the incorporator is:

JOHN F. MARTIN , INCORPORATE USA, INC. 3150 SANDY RIDGE DR

CLEARWATER, FL 33761

Incorporator Signature: JOHN F. MARTIN

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P ALBERT J ELIAS III 8034 W. SAMPLE RD MARGATE, FL. 33065

Title: VP ALBERT J ELIAS JR. 8034 W. SAMPLE RD MARGATE, FL. 33065