

PO3000081753

DEPARTMENT OF FINANCIAL SERVICES

July 22, 2003

Ashley Pollow, Esquire
1515 N. Federal Highway
Suite 300
Boca Raton, Florida 33432

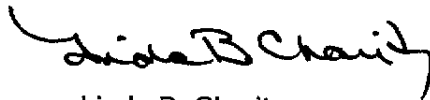
Dear Ms. Pollow:

Re: Bankcard Transactions, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,



Linda B. Charity
Deputy Director

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings
Division of Corporations, Secretary of State's Office

**Electronic Articles of Incorporation
For**

**P03000081753
FILED
July 25, 2003
Sec. Of State**

BANKCARD TRANSACTIONS, INC.

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:

BANKCARD TRANSACTIONS, INC.

Article II

The principal place of business address:

11835 HIGHLAND PLACE
CORAL SPRINGS, FL. 33071

The mailing address of the corporation is:

11835 HIGHLAND PLACE
CORAL SPRINGS, FL. 33071

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:

1000000

Article V

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

GERRY B VESTAL
11835 HIGHLAND PLACE
CORAL SPRINGS, FL. 33071

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GERRY B. VESTAL

Article VI

The name and address of the incorporator is:

SUSAN SWAILES
9905 RIVERSIDE DR.
CORAL SPRINGS, FL 33071

Incorporator Signature: SUSAN SWAILES

Article VII

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

Title: DIR
SUSAN SWAILES
9905 RIVERSIDE DR.
CORAL SPRINGS, FL. 33071

Title: P, S
SUSAN SWAILES
9905 RIVERSIDE DR.
CORAL SPRINGS, FL. 33071