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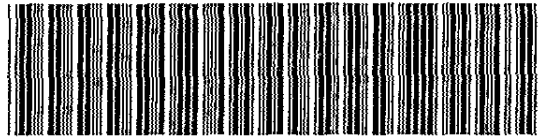
(Business Entity Name)

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TALLAHASSEE, FLORIDA
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345X

MARK FRANZONI
85 SAILFISH DR. E.
ATLANTIC BEACH, FL 32233

October 18, 2003

Hon. Glenda Hood
ATT: Corporate Records
P.O. Box 6327
Tallahassee, Fl 32314

RE: XPRESS E-FILE, INC.

Dear Madam:

Enclosed please find the original Articles of Incorporation for the above referenced corporation.

Also, please apply the check in the amount of \$70.00 as per enclosed letter for filing of same. Your assistance in this matter is greatly appreciated.

If you have any further questions, feel free to call me at (904) 249-9399.

Yours truly,



Mark Franzoni



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

October 30, 2003

MARK FRANZONI
85 SAILFISH DR. E.
ATLANTIC BEACH, FL 32233

SUBJECT: XPRESS E-FILE, INC.
Ref. Number: W03000031928

*PLEASE
APPLY THIS
CREDIT*

We have received your document for XPRESS E-FILE, INC.. However, the document has not been filed and is being returned for the following:

This document was previously filed on October 23, 2003.

Please contact our office about a refund.

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) 245-6934.

Loria Poole
Document Specialist
New Filings Section

Letter Number: 403A00059313

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
ATM SERVICES OF JACKSONVILLE, INC.

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
03 NOV -7 PM 1:34

I, the undersigned subscriber to these Articles of Incorporation, natural person competent to contract, hereby form a corporation under the Laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation shall be:

ATM SERVICES OF JACKSONVILLE, INC.

ARTICLE II - PRINCIPAL PLACE OF BUSINESS

The principal place of business of this corporation shall be:

3576 AVALON COVE DR. E., JACKSONVILLE, FL 32224

ARTICLE III - DURATION

This corporation shall have perpetual existence commencing on the date of this filing of these Articles with the Department of State.

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes, as now exists or may after be amended.

ARTICLE V - CAPITAL STOCK

The maximum number of shares this corporation is authorized to issue is 100 shares of ONE DOLLAR (\$1.00) par value common stock which will be designated as "Common Shares."

ARTICLE VI - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of 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 thereof at the price at which it is offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The initial registered agent and office of this Corporation shall be:

J.W. BRINKLEY
3576 AVALON COVE DR. E.
JACKSONVILLE, FL 32224

ARTICLE VIII - BOARD OF DIRECTORS

This Corporation shall have no directors, initially. The affairs of the Corporation will be managed by the shareholders until such time directors are designated as provided by the Bylaws.

ARTICLE IX - INCORPORATORS

The name and address of the Incorporator signing these Articles is:

J.W. BRINKLEY
3576 AVALON COVE DR. E.
JACKSONVILLE, FL 32224

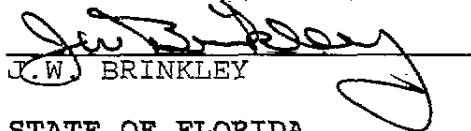
ARTICLE X - INDEMNIFICATION

The Corporation shall indemnify any Officer or Director to the full extent permitted by law.

ARTICLE XI - AMENDMENT

This Corporation reserves the right to amend or appeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.


IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on this 4 day of november, 2003.


J.W. BRINKLEY

STATE OF FLORIDA
COUNTY OF DUVAL

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared J.W. BRINKLEY, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County above, this 4 day of november, 2003.


NOTARY PUBLIC, State of
Florida at Large
My Commission Expires:



Jennifer Medina
Commission #DD168532
Expires: Dec 02, 2006
Bonded Thru
Atlantic Bonding Co., Inc.

**CERTIFICATE DESIGNATING REGISTERED AGENT AND
PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF
PROCESS WITHIN FLORIDA, AND ACCEPTANCE OF
AGENT UPON WHOM PROCESS MAY BE SERVED**

In compliance with Sections 48.091 and 607.034, Florida Statutes, the following is submitted:

FIRST that ATM SERVICES OF JACKSONVILLE, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 3576 AVALON COVE DR. E., JACKSONVILLE, FL 32224, has named J.W. BRINKLEY as its agent to accept service of process within Florida.

Dated: 4 november 03

J.W. BRINKLEY

Having been named to accept service of process for the above named corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper performance of my duties.


J.W. BRINKLEY
Registered Agent

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
03 NOV - 7 PM 1:04