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## To:

Division of Corporations  
Fax Number : (850) 205-0381

## From:

Account Name : NATHAN J. ADLER, P.A.  
Account Number : I20030000053  
Phone : (239) 277-9455  
Fax Number : (239) 936-7314

## FLORIDA PROFIT CORPORATION OR P.A.

D.H.A.L.

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OFFICE OF FINANCIAL REGULATION

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COMMISSION

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ATTORNEY GENERAL

CHARLES BRONSON  
COMMISSIONER OF  
AGRICULTURE

November 12, 2003

Mr. Nathan Adler  
8695 College Parkway  
Fort Myers, Florida 33919

Dear Mr. Adler:

Re: D.H.A.L. Bankcard Services, 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  
Financial Institutions

LBC:ker

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

\*\*\*  
200 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0371  
(850) 410-9111 • FAX (850) 410-9548

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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**ARTICLES OF INCORPORATION  
OF  
D.H.A.L. BANKCARD SERVICES, INC.**

In compliance with the requirements of F.S. Chapter 607, the undersigned hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

**ARTICLE I**

The name of the Corporation is: D.H.A.L. Bankcard Services, Inc..

**ARTICLE II**

The street address of the principal office of the Corporation is: 1827 Monte Vista Street, Fort Myers, FL 33901.

**ARTICLE III**

The maximum number of shares this Corporation is authorized to issue is 1,000, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

**ARTICLE IV**

The initial street address of the Corporation's registered office is: 8695 College Pkwy., Suite 112, Fort Myers, Florida, 33919. The initial registered agent for the Corporation at that address is: Nathan J. Adler, Esq..

**ARTICLE V**

The name and street address of the person signing these articles of incorporation is:

Name	Address
Nathan J. Adler	8695 College Pkwy., Suite 112 Fort Myers, Florida 33919

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**CERTIFICATE OF DESIGNATION OF  
REGISTERED AGENT/REGISTERED OFFICE**

UNDER THE PROVISIONS OF F.S. 607.0501, THE UNDERSIGNED CORPORATION,  
ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE  
FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED  
AGENT IN THE STATE OF FLORIDA.

1. The name of the corporation is: D.H.A.L. Bankcard Services, Inc.
2. The name and address of the registered agent and office is:

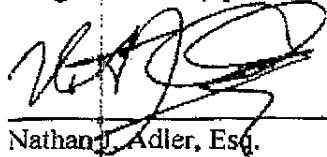
Nathan J. Adler, Esq.

Nathan J. Adler, P.A.

1695 College Pkwy., Suite 112

Fort Myers, Florida 33919

Having been named as registered agent and to accept service of process for the above-named corporation at the place designated in this certificate, I 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.

  
\_\_\_\_\_  
Nathan J. Adler, Esq.

November 6, 2003

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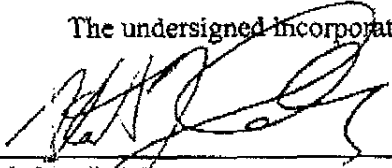
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**ARTICLE VI**

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

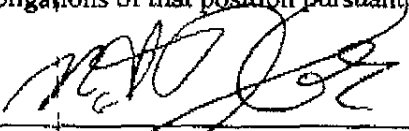
The undersigned incorporator has executed these articles of incorporation.

  
\_\_\_\_\_  
Nathan J. Adler  
Incorporator

11/6/03  
Date

**ACCEPTANCE OF REGISTERED AGENT**

Having been named to accept service of process for D.H.A.L. Bankcard Services, Inc. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501.

  
\_\_\_\_\_  
Nathan J. Adler, Esq.  
Registered Agent

11/6/03  
Date

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