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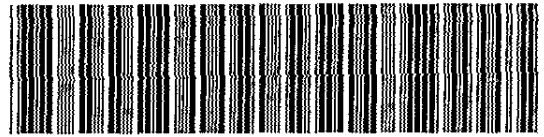
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SECRET
TALLAHASSEE
FLORIDA

04 MAY 18 PM 2:41

FILED

05/18/20

May 12th, 2004

Secretary of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

Dear Sir/Madam:

Enclosed are two (2) copies of the Articles of Incorporation of K & R Check Cashing Enterprises Inc., and the appointment of a registered agent for filing purposes.

Also enclosed is a check for \$122.50 to cover charter tax, filing fees, registered agent filing fee, and cost of a certified copy of the articles. Please send a certified copy to me.

Thank you for your prompt attention to this matter.

Very Sincerely,



Kiruddinan Balasubramaniam

P.S. Please send all the documents to:

Kiruddinan Balasubramaniam
4702 NW 120 Way
Coral Springs, FL 33076
Tel: (954) 345-8656/ Fax: (954) 345-0171

ARTICLES OF INCORPORATION
FOR
K & R CHECK CASHING ENTERPRISES INC.

FILED
04 MAY 18 PM 2:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, a natural person, does hereby form a corporation under the Florida General Corporation Act, and other laws of the state of Florida.

ARTICLE ONE

The name of the corporation is K & R CHECK CASHING ENTERPRISES INC. and its business address is 357 Morse Plaza Street, Fort Myers, FL 33905

ARTICLE TWO

Subject to the laws of the State of Florida regarding Corporations, the Corporation may engage in check cashing and all activities and business permitted under the laws of the United States and of the State of Florida. The Corporation shall have all of the powers vested in a corporation organized under and existing by virtue of the laws of the State of Florida.

ARTICLE THREE

The maximum number of shares of stock, which the Corporation is authorized to issue and have outstanding at any time, is 100,000 shares of common stock having a par value of \$.01 per share.

ARTICLE FOUR

The existence of the Corporation shall be perpetual.

ARTICLE FIVE

The street address of the principal office of the Corporation is 357 Morse Plaza Street, Fort Myers, FL 33905 and the street address of the Corporation's initial registered office is 4702 NW 120th Way, Coral Springs, FL 33076, and the initial Registered Agent at that address is Kiruddinan Balasubramaniam.

ARTICLE SIX

The Corporation shall have two directors initially. The number of directors may be increased or diminished from time to time pursuant to the By-Laws of the Corporation, but shall not be less than one and more than eight.

ARTICLE SEVEN

The name and the street address of the members of the first Board of Directors of the Corporation who shall hold office for the first year of the Corporation's existence or until his successor is elected and has qualified is:

NAME	ADDRESS
Kiruddinan Balachanthiran	357 Morse Plaza Street, Fort Myers, FL 33905
Rajambal Balachanthiran	357 Morse Plaza Street, Fort Myers, FL 33905

ARTICLE EIGHT

Members of the Board of Directors or of any Executive Committee thereof shall be deemed present at a meeting of such Board or Committee if a conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other at same time is used.

ARTICLE NINE

A director shall not be prohibited or disqualified from voting on any issue, at any time, by reason of the fact that the issue under consideration may involve any such director, personally, directly or indirectly, or that it may involve any person, firm, corporation or other entity in which such director has such a direct or indirect interest.

ARTICLE TEN

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

NAME	ADDRESS
Kiruddinan Balasubramaniam	4702 NW 120 Way Coral Springs, FL 33076

ARTICLE ELEVEN

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the shareholders and approved either at the shareholders' meeting by the affirmative vote of the holders of two-thirds of the shares entitled to vote thereon or by written consent of all shareholders.

ARTICLE TWLEVE

The initial By-Laws of the Corporation shall be adopted by a unanimous vote of the Board of Directors of the Corporation. Thereafter, the By-Laws of the Corporation may be amended, modified, or repealed as provided by the By-Laws.

ARTICLE THIRTEEN

Each shareholder of the Corporation shall be entitled to full preemptive rights to acquire his or her proportional part of any unissued or treasure shares of the Corporation, or securities of the Corporation convertible into or carrying a right to subscribe to or acquire shares, which may be issued at any time by the corporation.

EXECUTED at Coral Springs, Broward County, Florida, this 12 day of May 2004.

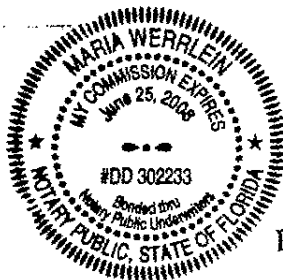

Kiruddinan Balasubramaniam

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared KIRUDDINAN BALASUBRAMANIAM, to me personally known to be the person who subscribed to the foregoing Articles of Incorporation of K & R CHECK CASHING ENTERPRISES INC., he acknowledged that he did freely and voluntarily execute the said Articles of Incorporation for the purposes therein expressed.

WITNESS my Hand and official seal on this 12th day of May 2004.


NOTARY PUBLIC OF FLORIDA



CERTIFICATE DESIGNATING REGISTERED AGENT
AND REGISTERED OFFICE

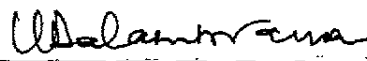
In accordance with Chapter 48.091, Florida Statutes, the following designation and acceptance are submitted in compliance thereof.

DESIGNATION

K & R CHECK CASHING ENTERPRISES INC., desiring to organize under the laws of the State of Florida, hereby designates Kiruddinan Balasubramaniam, as its Registered Agent and 4702 NW 120th Way, Coral Springs, Florida 33076 as its registered office.

ACCEPTANCE

Having been named as Registered Agent for the above named Corporation, I hereby agree to act in such capacity for such Corporation at its registered office.


Kiruddinan Balasubramaniam
(REGISTERED AGENT)

FILED
04 MAY 18 PM 2:41
STATE
TALLAHASSEE, FLORIDA