

**Electronic Articles of Incorporation
For**

P13000007994
FILED
January 24, 2013
Sec. Of State
jshivers

EFFICIENT PAYMENTS 2020 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:

EFFICIENT PAYMENTS 2020 INC

Article II

The principal place of business address:

7692 FOXCROFT LANE
DAVIE, FL. 33328

The mailing address of the corporation is:

7692 FOXCROFT LANE
DAVIE, FL. 33328

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:

CHRISTOPHER ABRAHAMS
7692 FOXCROFT LANE
DAVIE, FL. 33328

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

Registered Agent Signature: CHRISTOPHER ABRAHAMS

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Article VI

The name and address of the incorporator is:

LINFORD CODLING -WINKA SERVICE
18710 SW 107 AVENUE
11
CUTLER BAY, FL 33157

Electronic Signature of Incorporator: LINFORD CODLING

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: P
CHRISTOPHER ABRAHAMS
7692 FOXCROFT LANE
DAVIE, FL. 33328

Title: VP
DAMARIS ABRAHAMS
7692 FOXCROFT LANE
DAVIE, FL. 33328

Title: VP
NEIL ABRAHAMS
7692 FOXCROFT LANE
DAVIE, FL. 33328

Article VIII

The effective date for this corporation shall be:

01/23/2013