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COVER LETTER

Department of State New Filing Section Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT:	VPC HOLDINGS INC. (PROPOSED CORPORA		
	(PROPOSED CORPORA	ATE NAME – <u>MUST INCL</u>	<u>UDE SUFFIX</u>)
Enclosed are an orig	ginal and one (1) copy of the art	ticles of incorporation and	d a check for:
☑ \$70.00 Filing Fee	☐ \$78.75 Filing Fee & Certificate of Status	☐ \$78.75 Filing Fee & Certified Copy	S87.50 Filing Fee, Certified Copy & Certificate of Status
ADDITIONAL COPY		PY REQUIRED	
	ohn M. Ervin, Esq. Nam O S. Ashley Drive, Suite #620	e (Printed or typed)	
		Address	
<u>Ta</u>	mpa, FL 33602	. State & Zip	
(8	13) 699-1192	Telephone number	
wil	l@visionpointcapital.com		
VVII	E-mail address: (to be use	ed for future annual report	notification)

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION OF VPC HOLDINGS INC.

In compliance with the requirements of the Florida Business Corporation Act (the "FBCA"), the undersigned hereby acts as an incorporator in adopting and filing these Articles of Incorporation.

ARTICLE I: NAME

The name of the corporation shall be VPC HOLDINGS INC. (the "Corporation").

ARTICLE II: INITIAL PRINCIPAL OFFICE

The street and mailing address of the initial principal office of the Corporation is 100 S. Ashley Dr., Suite 600, Tampa, FL 33602 USA.

ARTICLE III: PURPOSE

The Corporation is organized to transact any or all lawful business for which corporations may be incorporated under the FBCA as it now exists or may hereafter be amended or supplemented.

ARTICLE IV: SHARES

The total number of shares that the Corporation is authorized to issue and have outstanding at any time is 1,000,000, divided into classes and series as follows:

- (a) 800,000 shares of Class A Common Voting Stock, with a par value of \$0.01 per share; and
- (b) 200,000 shares of Class B Non-Voting Stock, with a par value of \$0.01 per share.

Except as otherwise expressly provided in these Articles or required by applicable law, shares of Class A Common Stock and shares of Class B Common Stock shall have the same rights and privileges and shall rank equally, share ratably and be identical in all respects as to all matters.

ARTICLE VII: INITIAL DIRECTORS AND OFFICERS

The initial board of directors of the Corporation shall consist of one (1) member. This number may be increased or decreased from time to time in accordance with the Corporation's bylaws, but shall never be less than one. The name and address of the individual who will serve on the initial board of directors is:

WILFREDO RODRIGUEZ, 100 S. Ashley Dr., Suite 600, Tampa, FL 33602 USA.

The name and address of the individual who will serve as initial officer is:

WILFREDO RODRIGUEZ, 100 S. Ashley Dr., Suite 600, Tampa, FL 33602 USA.

ARTICLE VIII: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 100 S. Ashley Ep., Suite 600, Tampa, FL 33602 (USA). The name of the initial registered agent of the Corporation at that office is WILFREDO RODRIGUEZ.

ARTICLE IX: INCORPORATOR

The name and street addressof the Corporation's incorporator is:

WILFREDO RODRIGUEZ, 100 S. Ashley Dr., Suite 600, Tampa, FL 33602 USA.

ARTICLE X: INDEMNIFICATION OF DIRECTORS AND OFFICERS

The Corporation shall indemnify, advance expenses, and hold harmless, to the fullest extent permitted by the FBCA and other applicable law as it presently exists or may hereafter be amended, any person (a "Covered Person") who was or is made or is threatened to be made a party or is otherwise involved in any action, suit, or proceeding, whether civil, criminal, administrative, or investigative, and whether formal or informal (a "Proceeding"), by reason of the fact that he or she, or a person for whom he or she is the legal representative, is or was a director or officer of the Corporation or, while a director or officer of the Corporation, is or was serving at the request of the Corporation as a director, officer, employee, or agent of another corporation or of a partnership, joint venture, trust, enterprise, or nonprofit entity, including service with respect to employee benefit plans, against all liability, damages, and loss suffered and expenses (including attorneys' fees) actually and reasonably incurred by such Covered Person. Any amendment, repeal, or modification of this Article X shall not adversely affect any right or protection hereunder of any person in respect of any act or omission occurring prior to the time of such repeal or modification.

ARTICLE XII: EFFECTIVE DATE AND TIME

The effective date and time of these Articles of Incorporation shall be the date and time that these Articles of Incorporation are filed with Florida Department of State, Division of Corporations.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in these Articles of Incorporation, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Registered Agent Date

I submit these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that the false information submitted in a document to the Florida Department of State constitutes a third degree felony as provided for in Section 817.155 of the Florida Statutes.

Incorporator 107/