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FLORIDA DIVISION OF CORPORATIONS
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STATE OF FLORIDA
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PHONE: (305) 368-2571
FAX: (305) 368-7832

((H95000006914))) DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.
NAME: ONLINE CHECKS OF AMERICA, INC.
FAX AUDIT NUMBER: H95000006914 CURRENT STATUS: REQUESTED
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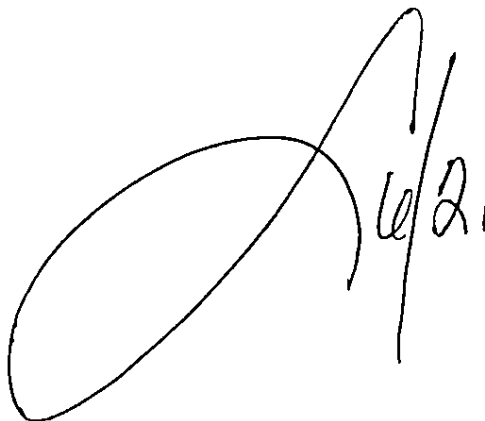
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ACE INDUSTRIES/PRINTING CORP KIT P.03

ARTICLES OF INCORPORATION

of ONLINE CHECKS OF AMERICA, INC.
a CORPORATION FOR PROFIT (formed under the Florida General Corporation Act)

Article 1: Name of the Corporation: ONLINE CHECKS OF AMERICA, INC.
Address of the Corporation: 1859 N. PINE ISLAND ROAD, SUITE 162
PLANTATION, FL 33322

Article 2: DURATION: Term of existence of the corporation is perpetual.

Article 3: PURPOSE: The Corporation may transact any and all lawful business for which corporations may be incorporated under the Laws of the UNITED STATES and the STATE OF FLORIDA.

Article 4: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000
PAR VALUE \$1.00 (Information about PAR VALUE is not required but may be included).

Article 5: REGISTERED OFFICE: The street address of the initial registered office of the corporation shall be:
1859 N. PINE ISLAND ROAD, SUITE 162, PLANTATION, FL 33322
and the name of the initial registered agent at such address is SHELDON N. ROSE

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation *Sheldon N. Rose* 6/20/95
Signature of Registered Agent Date
SHELDON N. ROSE

Article 6: The board of directors are as follows:

The name and address of the Initial Director: (All persons listed after the first are additional directors)

1. SHELDON N. ROSE, Initial Director
1859 N. PINE ISLAND ROAD, SUITE 162
PLANTATION, FL 33322
2. KAREN W. ROSE same address

Article 7: The Name and address of the incorporator is:

SHELDON N. ROSE
1859 N. PINE ISLAND ROAD, SUITE 162, PLANTATION, FL 33322

In witness whereof I have subscribed my name

Sheldon N. Rose
Signature of Incorporator
SHELDON N. ROSE

HG5-06914
ACE INDUSTRIES, INC.
64 NW 11th Street
Miami, FL 33138
305-888-2571