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TO: DIVISION OF CORPORATIONS
DEPARTMENT OF STATE
STATE OF FLORIDA
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TALLAHASSEE, FL 32399
FAX: (904) 922-4000

FROM: HARRIS, BARRETT, MANN & DEW
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(((H95000008328))) DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.
NAME: EXPRESS MONEY TRANSFER, INC.

FAX AUDIT NUMBER: H95000008328	CURRENT STATUS: REQUESTED
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ARTICLES OF INCORPORATION

OF

EXPRESS MONEY TRANSFER, INC.

THE UNDERSIGNED HEREBY MAKE, SUBSCRIBE, ACKNOWLEDGE AND FILE THIS CERTIFICATE FOR THE PURPOSE OF BECOMING A CORPORATION UNDER THE LAWS OF THE STATE OF FLORIDA.

ARTICLE I

NAME

The name of this corporation is **EXPRESS MONEY TRANSFER, INC.**

ARTICLE II

PURPOSE

This corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is 7500 shares of common stock of One and no/100 ($1.00) Dollars per share par value.

ARTICLE IV

DURATION

This corporation is to exist perpetually.

THIS INSTRUMENT WAS PREPARED BY:
JACK B. CAREY, ESQ.
HARRIS, BARRETT, MANN & DEW
P.O. DRAWER 1441
ST. PETERSBURG, FL 33731-1441
(813) 892-3100
FBN: 011702

ARTICLE V

COMMENCEMENT OF CORPORATE EXISTENCE

The existence of this corporation shall commence upon filing with the Secretary of State's office.

ARTICLE VI

PRINCIPAL OFFICE AND REGISTERED AGENT

The principal office of the corporation shall be located at 639 Cleveland Street, Suite 110, Clearwater, Pinellas County, Florida 34615.

The name and street address of the initial registered agent of the corporation in the State of Florida is: Robert J. Craig, 639 Cleveland Street, Suite 110, Clearwater, FL 34615. The Board of Directors may, from time to time, appoint a substitute registered agent and move the registered office or the principal office, or both, to any other address in the State of Florida.

ARTICLE VII

INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) or more director(s) as provided by the By-Laws. Initially, this corporation shall have one (1) director, as follows:

NAME	ADDRESS
Robert J. Craig	639 Cleveland Street, Ste 110 Clearwater, FL 34615

ARTICLE VIII

INCORPORATORS

The name and address of the incorporator of this corporation is:

NAME	ADDRESS
Robert J. Craig	639 Cleveland Street, Ste 110 Clearwater, FL 34615

ARTICLE IX

BY-LAWS

The initial By-Laws shall be adopted by the Board of Directors. The power to alter, amend or repeal the By-Laws or adopt new By-Laws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

ARTICLE X

AMENDMENT

The right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, is reserved to the Board of Directors and the Shareholders as specified under the laws of Florida.

IN WITNESS WHEREOF, these Articles of Incorporation have been signed, as Incorporator, by: Robert J. Craig.

Dated this 27 day of July, 1995.

Robert J. Craig

Robert J. Craig

FAX AUDIT NO. H95000008328

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 27TH day of July, 1995, by ROBERT J. CRAIG, who is personally known to me or who has produced ______________ as identification, and who did take an oath.

Margaret L. Egan
Printed Name:
Notary Public
My Commission Expires:
Serial Number:

MARGARET L. EGAN
MY COMMISSION # CC 167118 EXPIRES
January 31, 1996
BONDED THRU TROY FAIN INSURANCE, INC.

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FAX AUDIT NO. H95000008328

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First -- That **EXPRESS MONEY TRANSFER, INC.**, desiring to organize under the laws of the State of Florida with its principal place of business in Pinellas County, Florida, has named ROBERT J. CRAIG, located at 639 Cleveland Street, Suite 110, Clearwater, FL 34615, as its agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

Robert J. Craig

Registered Agent

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