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Examiner's Initials

ARTICLES OF INCORPORATION OF SOUTHEAST TITLE LOAN Co., XXII, Inc.

The undersigned subscriber to these Articles of Incorporation, hereby forms a corporation under the laws of thee State of Florida.

ARTICLE I

The name of the corporation is SOUTHEAST TITLE LOAN Co., XXII, Inc.

ARTICLE II PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the corporation's principal office is:

104 EAST THIRD AVENUE TALLAHASSEE, FLORIDA, 32303

The comoration's mailing address is:

SUITE 406 8601 DUNWOODY PLACE ATLANTA, GEORGIA, 30350.

ARTICLE III DURATION AND COMMENCEMENT OF CORPORATE EXISTENCE

The corporation shall exist perpetually. The corporate existence shall commence upon filing these Articles of Incorporation with the Department of State.

ARTICLE IV NATURE OF BUSINESS

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE V CAPITAL STOCK

The corporation is authorized to have outstanding one class of stock, to be designated as Common Stock. The maximum number of shares of Common Stock which the corporation is authorized to have outstanding is 500 shares of Common Stock of a par value of \$1.00 per share. Holders of Common Stock are entitled to vote on all questions required by law on the basis of one vote per share and there shall be no cumulative voting. Holders of Common Stock shall have pre-emptive rights to subscribe to the corporation's securities and are entitled to receive the net assets of the corporation upon dissolution. The amount of capital with which this corporation will begin business is not less than One-Hundred Dollars(\$100.00)

ARTICLE YI INITIAL REGISTERED AGENT AND OFFICE

The name and street address of the initial registered agent of this corporation in the State of Florida is:

MICHAEL J. CONIGLIO 104 EAST THIRD AVENUE TALLAHASSEE, FLORIDA 32303

The Board of Directors may from time to time move the principal office of the corporation to any other address in Florida.

ARTICLE VII OFFICERS AND DIRECTORS

The corporation shall have one initial Officer(s) and Director(s). The number of directors may be increased or decreased from time to time in the manner provided in the bylaws of the corporation. The names and street addresses of the initial director is:

RODERICK AYCOX, SUITE 406, 8601 DUNWOODY PLACE, ATLANTA, GEORGIA 30350

The President/Secretary of the corporation shall be RODERICK AYCOX.

ARTICLE VIII INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is

MICHAEL J. CONIGLIO 104 EAST THIRD AVENUE TALLAHASSEE, FLORIDA 32303-6117

ARTICLE IX BYLAWS AND AMENDMENT

The power to adopt, alter, amend or repeal Bylaws shall be vested in the Board of Directors and the shareholders. These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, shall be proposed by them to the shareholders, and approved at a meeting of the shareholders by a majority of the stock entitled to vote thereon, unless all the directors and all the shareholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made

ARTICLE X INDEMNIFICATION

The corporation shall indemnify, to the full extent permitted by law, the incorporator, any officer or director of the corporation.

ARTICLE XI FURTHER POWERS

The corporation shall have the further right and power to:

From time to time determine whether and to what extent and at what times and places and under what conditions and regulations the accounts and books of this corporation, other than the stock ledger book, or any of them shall be open for the inspection of shareholders; and no shareholder shall have any right of inspecting any account, book or document of this corporation except as conferred by statute, unless authorized by a resolution of the shareholders or the Board of Directors.

The corporation may in its By-Laws confer powers upon its Board of Directors or Officers, in addition to the foregoing and in addition to the powers authorized and expressly conferred by statute.

Both the Shareholders and the Directors of the corporation shall have the power to hold their respective meetings and to have one or more offices within or without the State of Florida, and to keep the books and records of this corporation, subject to the provisions of the statutes, outside the State of Florida, at such places as may from time to time be designated by the board of Directors.

The corporation reserves the right to amend, alter, change, or repeal any provision contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all right conferred upon the shareholders herein are granted subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation

AEL J. CONIGLIO

this Zanday of June, 1996.

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CERTIFICATE OF REGISTERED AGENT OF SOUTHEAST TITLE LOAN Co., XXII , Inc.

Pursuant to Chapter 607,0501 of the Florida Statutes, the following is submitted, in compliance with said

Act:

That SOUTHEAST TITLE LOAN Co., XXII, Inc. desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, at the City of Tallahassee, County of Leon, State of Florida, has named MICHAEL J. CONIGLIO located at 104 East Third Avenue, Tallahassee, County of Leon, State of Florida, as its agent to accept service of process with this State.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above-stated corporation, at place designated in this Certificate, the undersigned hereby agrees to act in this capacity and agrees to comply with the provisions of said Act relative to keeping open said office.

CONIGLIO

Dated this 28 day of June, 1996.

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