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TALLAHASSEE, FL 32309-2000
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800-141-8086

0000055575



PREMIER HALL
LEGAL & FINANCIAL SERVICES ACCOUNT NO. : 0721000000032

REFERENCE : 006075 6459A

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : July 1, 1996

ORDER TIME : 10:22 AM

ORDER NO. : 006075

CUSTOMER NO: 6459A

000001830460
-07/01/96--01035--001
*****70.00 *****70.00

CUSTOMER: Ed Alexander, Esq
BULL MORLAN SIMPSON & STOVASH,
P.A.
Suite 1200
111 North Orange Avenue
Orlando, FL 32801

DOMESTIC FILING

NAME: IMARLYN, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Helentjaris

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 JUL - 1 PM 3:32

7/1/96
12:10
7/1/96
12:10

**ARTICLES OF INCORPORATION
OF
IMARLYN, INC.**

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 JUL -1 PM 3:32

The undersigned incorporator, being competent to contract, subscribes to these Articles of Incorporation to form a corporation for profit under the laws of the State of Florida.

ARTICLE I - Name

The name of this Corporation shall be:

IMARLYN, INC.

ARTICLE II - Principal Office

The address of the principal office and the mailing address of the Corporation is 3300 W. Roxboro Road NE, Atlanta, Georgia 30324.

ARTICLE III - Business and Activities

This Corporation may, and is authorized to, engage in any activity or business permitted under the laws of the United States and of the State of Florida. Provided, however, and notwithstanding the generality of the foregoing, this Corporation is not to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph, telephone or cemetery company, a building and loan association, mutual fire insurance association, cooperative association, fraternal benefit society, state fair or exposition.

ARTICLE IV - Capital Stock

A. The authorized capital stock of this Corporation and the maximum number of shares of stock that this Corporation is authorized to issue and have outstanding at any one time is 1000 shares of common stock having a par value of \$.01 per share.

B. All or any portion of the capital stock may be issued in payment for real or personal property, past or future services, or any other right or thing having a value, in the judgment of the Board of Directors, at least equivalent to the full value of the stock so to be issued as hereinabove set forth, and when so issued, shall become and be fully paid and nonassessable, the same as though paid for in cash, and the Directors shall be the sole judges of the value of any property, services, right or thing acquired in exchange for capital stock, and their judgment of such value shall be conclusive.

ARTICLE V - Term of Existence

The effective date upon which this Corporation shall come into existence shall be the date of filing of these Articles, and it shall exist perpetually thereafter unless dissolved according to law.

ARTICLE VI - Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is 111 N. Orange Avenue, Suite 1200, Orlando, Florida 32801 and the name of the initial registered agent of this Corporation at that address is Bull, Morlan, Simpson & Stovash, P.A.

ARTICLE VII - Directors

A. The initial number of Directors of this Corporation shall be one (1).

B. The number of Directors may be either increased or diminished from time to time by the Board of Directors or the Shareholders in accordance with the Bylaws of this Corporation, but there shall always be at least one Director.

C. Directors, as such, shall receive such compensation for their services, if any, as may be set by the Board of Directors at any annual or special meeting thereof. The Board of Directors may authorize and require the payment of reasonable expenses incurred by Directors in attending meetings of the Board of Directors.

D. Nothing in this Article shall be construed to preclude the Directors from serving the Corporation in any other capacity and receiving compensation therefor.

E. The name and street address of the initial member of the Board of Directors, to hold office until the first annual meeting of the Shareholders of this Corporation or until his successor is elected or appointed and has qualified, is:

Name

Street Address

Arthur Merlin

3300 W. Roxboro Road NE, Atlanta, Georgia 30324

F. Any Director may be removed from office by the holders of a majority of the stock entitled to vote thereon at any annual or special meeting of the Shareholders of this Corporation, for any cause deemed sufficient by such Shareholders or for no cause.

G. In case one or more vacancies shall occur in the Board of Directors by reason of death, resignation or otherwise, the vacancies shall be filled by the Shareholders of this Corporation at their next annual meeting or at a special meeting called for the purpose of filling such vacancies; provided, however, any vacancy may be filled by the remaining Directors until the Shareholders have acted to fill the vacancy.

ARTICLE VIII - Incorporator

The name and street address of the incorporator signing these Articles is:

<u>Name</u>	<u>Street Address</u>
Arthur Merlin	3300 W. Roxboro Road NE, Atlanta, Georgia 30324

ARTICLE IX - Lost or Destroyed Certificates

Stock certificates to replace lost or destroyed certificates shall be issued on such basis and according to such procedures as are from time to time provided for in the Bylaws of this Corporation.

ARTICLE X - Amendment to Articles

These Articles of Incorporation may be amended in the manner provided by law.

ARTICLE XI - Bylaws

The power to adopt, alter, amend or repeal Bylaws shall be vested in the Board of Directors. Any Bylaws adopted by the Board of Directors may be repealed, changed, or new Bylaws may be adopted by the vote of a majority of the stock entitled to vote thereon, and the Shareholders may prescribe in any Bylaw made by them that such Bylaw shall not be altered, amended or repealed by the Board of Directors.

ARTICLE XII - Pre-emptive Rights

Every Shareholder, upon the sale of any additional stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE XIII - Shareholders' Agreements

The Shareholders of the voting stock of the Corporation may, by unanimous agreement, restrict the discretion of the Board of Directors in its management of the Corporation, provide for direct Shareholder management of the business and affairs of the Corporation, treat the Corporation as if it were a partnership, or may arrange the relations between and among Shareholders that would be otherwise appropriate only between partners. A Shareholders' Agreement among less than all Shareholders may only affect the management of the Corporation by providing for the manner in which parties to the Shareholders' Agreement will vote their shares. Any Shareholders' Agreement must be in writing and a copy thereof must be delivered to the principal office of the Corporation and be available there for inspection by any Shareholder pursuant to the inspection of records procedure for Shareholders as provided in the Florida Business Corporation Act. If a Shareholders' Agreement has been entered into, all stock certificates owned by Shareholders who are parties to the Agreement shall have an appropriate notation referencing the Shareholders' Agreement. No committee of the Board of Directors may pre-empt the Shareholders' Agreement signed by all Shareholders.

ARTICLE XVIII - Affiliated Transactions

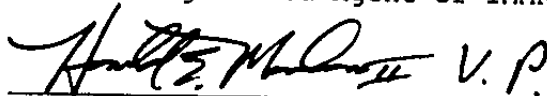
This Corporation expressly elects not to be governed by the provisions of Florida Statutes Section 607.0901 dealing with affiliated transactions.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 28th day of June, 1996.


Arthur R. Merlin

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

The undersigned is familiar with the obligations of the registered agent and hereby accepts the appointment to serve as the initial Registered Agent of IMARLYN, Inc.


Bull, Morlan, Simpson & Stovash, P.A.

u:\era\merlin\articles.inc

P96000055575

TO: Mr. Steve Harris

The attached check is for

Filing fee for articles of amendment \$35.00


Certificate of status 8.75
\$43.75

Please mail to

Arthur Merlin
1271 Semoran Blvd.
Orlando, FL 32807-3534

900001961719
-10/01/96--01170--009
*****43.75 *****43.75

Thanks again for all your help.


ORLANDO Phone #, if needed, 407 277-7683

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF AMENDMENT TO
ARTICLES OF INCORPORATION OF**

IMARLYN, INC.

Pursuant to the provisions of section 607.1006, Florida Statute, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

AMENDMENT I

The following amendment has been adopted to

ARTICLE I - Name

The name of this Corporation is hereby changed to

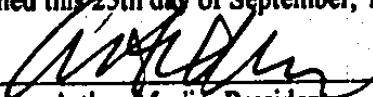
ORLANDO TITLE LOANS, INC.

The date of adoption of this amendment is September 25, 1996.

The amendment is to be effective immediately.

The amendment was approved by the shareholders. The number of votes cast for the amendment was sufficient for approval.

Signed this 25th day of September, 1996



Arthur Meriin, President

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95 SEP 26 PM 12:34
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TALLAHASSEE, FLORIDA