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DANIEL J. GRIECO FILED

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10130 GULF BOULEVARD
INDIAN SHORES, FLORIDA 34035
TELEPHONE (813) 890-4380
FAX (813) 890-1377

405 FIFTH AVENUE NORTHEAST
ST. PETERSBURG, FLORIDA 33701
TELEPHONE (813) 821-9888

REPLY TO: INDIAN SHORES

August 1, 1996

Florida Division of Corporations
409 East Gaines Street
Tallahassee, FL 32301

Re: Articles of Incorporation for
Gulf Coast Title Loans, Inc.

4000031213074
-08/05/96--01053--016
***122.50 ***122.50

Dear Sirs:

Please file the enclosed Articles of Incorporation and return a certified copy to my **Indian Shores office** in the enclosed self-addressed stamped envelope. I have enclosed a check in the amount of \$122.50 to cover your filing fee as well as the fee for the certified copy.

Thank you for your cooperation.

Sincerely,



Daniel J. Grieco

DJG:sh
Encs.

8-896

**ARTICLES OF INCORPORATION
OF**

GULF COAST TITLE LOANS, INC.

I, the undersigned, hereby establish myself as sole subscriber of the above corporation under the laws of the State of Florida, by and under the provisions of the statutes of the State providing for the formation, liability, rights, privileges and immunities of a Corporation for profit.

ARTICLE I.

The name of this Corporation is GULF COAST TITLE LOANS, INC., (Hereinafter referred to as the "Corporation").

ARTICLE II.

The general nature of the business and objects and purposes proposed to be transacted, promoted, or carried on are to do any and all of the things hereinafter mentioned, as fully and to the same extent as natural persons might or could do.

a. Generally, to offer loan services on titles for automobiles and other vehicles.

b. To tender notes and mortgages secured by assets obtained by the Corporation and to deal with the sale and purchase of properties, both real and personal, or any interest therein.

c. To operate, control, manufacture, purchase, acquire, dispose of, invest, trade, deal in or with goods, wares,

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merchandise, and any other personal property of every class or description whatsoever.

d. To buy, sell, manufacture, repair, alter and exchange, let or hire, export and deal in all kinds of articles and things which may be required for the purpose of any of the businesses described herein.

e. To acquire, hold, own, dispose of, and generally deal in grants, concessions, franchises, and contracts of every kind; to cause to be formed, to promote, and to aid in any way in the formation of any corporation, domestic or foreign.

f. To borrow money and contract debts when necessary for the transaction of its business or for the exercise of its corporate rights, privileges or franchises, or for any other lawful purpose of its incorporation; to issue bonds, notes, bills of exchange, debentures and other obligations and evidences of indebtedness payable at a specified time or times, or upon a specified event or events, secured or unsecured.

g. To acquire by purchase, subscription or otherwise, and to hold for investment, and to own, hold, sell, vote and handle shares of stock in other corporations.

h. To have one or more offices, conduct its business and promote its objects within and without the State of Florida, in other states, the District of Columbia, the territories, possessions and dependencies of the United States and in foreign countries without restriction as to place or amount.

1. The foregoing paragraphs shall be construed as enumerating both objects and powers of this Corporation; and it is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner the powers of this Corporation.

ARTICLE III.

The amount of the total authorized capital stock of this Corporation shall be Five Hundred (500) shares of stock with a par value of \$1.00, to be distributed in accordance with Article IX herein.

The whole or any part of the Corporation shall be payable in lawful money of the United States of America, property, labor, or services at a just evaluation to be fixed by the directors. Property or labor may also be purchased with capital stock at such evaluation as shall be fixed by the Directors.

ARTICLE IV.

The amount of capital stock with which the Corporation shall begin business shall be Five Hundred (500) shares, par value of \$1.00.

ARTICLE V.

The corporation shall have perpetual existence.

ARTICLE VI.

The principle place of business of said Corporation is to be located at 6585 - 126 Avenue North, Suite C2, Largo, FL 34643, with the privilege, however, of having branch offices or places of

business at any place or places within or without the State of Florida or in foreign countries.

ARTICLE VII.

The affairs of the Corporation shall be conducted by a Board of not less than one Director.

ARTICLE VIII.

The name and post office address of the First Board of Directors of the Corporation who, subject to the provisions of this Certificate of Incorporation and the By-Laws and General Corporation Law of the State of Florida, shall hold office for the first year of the Corporation's existence, or until his or her successor is elected and qualified, is as follows:

Gigi Pinizzotto

2410 Kent Place
Clearwater, FL 34624

ARTICLE IX.

The name and post office address of the subscriber to these Articles of Incorporation is as follows:

Gigi Pinizzotto

2410 Kent Place
Clearwater, FL 34624

ARTICLE X.

The original issuance of stock is as follows:

500 shares

Gigi Pinizzotto

IN WITNESS WHEREOF, the undersigned have made and subscribed this Certificate of Incorporation at Indian Shores, State of Florida, for the uses and purposes aforementioned this 1st day of July, 1996.

GIGI PINIZZOTTO

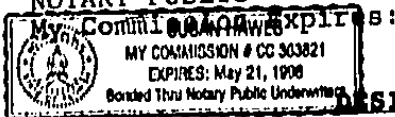
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CLERK
TALLAHASSEE
FLORIDA

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 1st day of July, 1996, by GIGI PINIZZOTTO, who is personally known to me or who has produced as identification and who did take an oath.

NOTARY PUBLIC



DESIGNATION OF RESIDENT AGENT

This shall serve as notice that the undersigned, FRANK PINIZZOTTO, whose registered address is 2410 Kent Place, Clearwater, FL 34624, shall accept service of process for the above named Corporation, their address being 6585 - 126 Avenue North, Suite C2, Largo, FL 34643.

Frank Pinizzotto
FRANK PINIZZOTTO