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PRIESTER HALL  
LEGAL & FINANCIAL SERVICE

P96000088681

ACCOUNT NO. : 072100000032

REFERENCE : 134593 82509A

AUTHORIZATION :

*Patricia Pizzuto*

COST LIMIT : \$ 70.00

ORDER DATE : October 28, 1996

ORDER TIME : 12:17 PM

ORDER NO. : 134593-005

700001987447--1

CUSTOMER NO: 82509A

CUSTOMER: Vincent J. Owoc, Esq.  
VINCENT OWOC, ESQ

Suite 203  
4801 S. University Drive  
Davie, FL 33328

DOMESTIC FILING

NAME: ON THE SPOT TITLE LOANS, 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: W. Charles Earnest

EXAMINER'S INITIALS:

*Dmc 10/28/96*

FILED  
95 OCT 28 PM 1:30  
96 OCT 28 PM 1:56  
TALLAHASSEE, FLORIDA  
FILING OFFICE

ARTICLES OF INCORPORATION  
OF  
ON THE SPOT TITLE LOANS, INC.

FILED  
96 OCT 28 PM 4:30  
TALLAHASSEE, FLORIDA

The undersigned, desiring to form a corporation under the provisions of the Laws of the State of Florida, hereby makes, adopts, subscribes and acknowledges before a Notary Public, and files with the Secretary of State of the State of Florida, the following Articles of Incorporation for such corporation:

ARTICLE ONE

Name

The name of the corporation is ON THE SPOT TITLE LOANS, INC.

ARTICLE TWO

Mailing Address and Principal Office

The mailing address and principal office of the corporation is 270 North Federal Highway, Hallandale, Florida 33009.

ARTICLE THREE

Purpose

The corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE FOUR

Capitalization

The aggregate number of shares which the corporation is authorized to issue is 1000 shares of Common Stock. Such shares shall be of a single class, and shall have a par value of \$1.00 per share.

## ARTICLE FIVE

### Pre-emptive Rights

Every shareholder, upon the sale for cash of any new 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 SIX

### Registered Office and Agent

The street address of the initial registered office of the corporation is 270 North Federal Highway, Hallandale, Florida 33009, and the name of its initial registered agent at that address is BRANDON J. KOREY. Notwithstanding the above, this corporation may move the principal office to any other address.

## ARTICLE SEVEN

### Incorporator

The name and address of the incorporator is:

BRANDON J. KOREY

270 North Federal Highway, Hallandale, Florida 33009.

## ARTICLE EIGHT

### Directors

The initial board of directors of the corporation shall consist of one director and such director shall hold office for the first year of the corporation's existence, or until a successor has been duly elected and qualified, or until their earlier resignation, removal from office

or death. The number of directors may be either increased or decreased by the bylaws of the corporation but shall never be less than one. The name and address of the initial director is: BRANDON J. KOREY, 270 North Federal Highway, Hallandale, Florida 33009.

#### ARTICLE NINE

##### Indemnification

The corporation shall indemnify any officer, director, employee or agent, or any former officer, director, employee or agent, to the full extent permitted by law.

#### ARTICLE TEN

##### By-laws

The shareholders of the corporation shall have the power to adopt, alter, amend or repeal the by-laws of the corporation.

#### ARTICLE ELEVEN

##### Amendment

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 25th day of October, 1996.



BRANDON J. KOREY

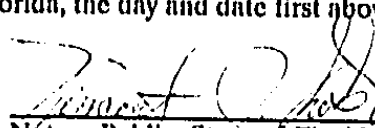
STATE OF FLORIDA  
COUNTY OF BROWARD

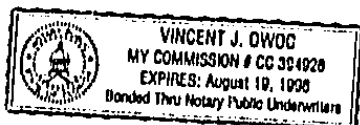
BEFORE ME, the undersigned authority, personally appeared, BRANDON J. KOREY, who is personally known to me or who has produced his Florida Driver's

License as identification and who, after being by me first duly cautioned and sworn, deposes and says under oath that he is the party to the foregoing Articles of Incorporation and he executed such articles voluntarily, and that the facts therein are true.

WITNESS my hand and seal at Davie, Florida, the day and date first above set forth.

My commission expires:

  
Notary Public, State of Florida



**CERTIFICATE OF DESIGNATION**  
**REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: ON THE SPOT TILE LOANS, INC.

2. The name and address of the registered agent and office is:

BRANDON J. KOREY

(NAME)

270 North Federal Highway

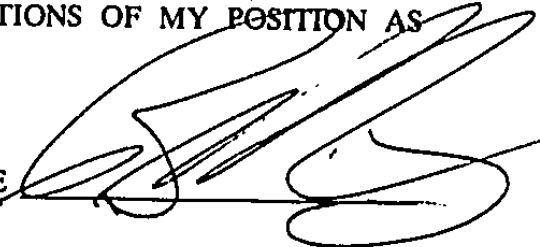
(P.O. BOX NOT ACCEPTABLE)

Hallandale, Florida 33009

(CITY/STATE/ZIP)

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE



DATE October 25, 1996

FILED  
OCT 28 PM 4:30  
HALLANDALE, FLORIDA