INTERNATIONAL ADMINISTRATIVE SERVICES, INC. 450 Crown Oak Centre Drive Longwood, Florida 32750

Telephone: (407) 332-5242
Facsimile: (407) 332-9329

Gavin M. Ganzkow House Counsel

Department of State
The Capitol

P.O. Box 6327 Tallahassee, FL 32314 700002012507--5 -11/22/96--01067--006 ****122.50 ****122.50

RE: Money Movement Advisors, Inc.

Dear Sir or Madam:

Enclosed is the signed original and one signed copy of the Articles of Incorporation of the above-referenced corporation. We have also enclosed a check in the amount of \$122.50 as the filing fees for: (i) the Articles of Incorporation, (ii) the designation and acceptance by the registered agent of the corporation and (iii) a certified copy of the Articles of Incorporation.

Please process the filing at your earliest opportunity and return the certified copy of the Articles of Incorporation to the attention of the undersigned.

Thank you for your assistance. Please call me should you have any questions with respect to any of the enclosed documents.

Sincerely,

Gavin M. Ganzkow

GM& / señ

cc: David Phillips

Andrew V. Showen

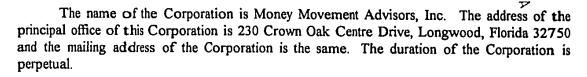
ARTICLES OF INCORPORATION

OF

MONEY MOVEMENT ADVISORS, INC.

ARTICLE I

Name, Address and Duration



ARTICLE II

Registered Office and Agent

The address of the registered office in the State of Florida is 230 Crown Oak Centre Drive, in the City of Longwood, County of Seminole. The name of the registered agent at such address is David W. Phillips.

ARTICLE III

Corporate Purposes, Powers and Rights

- 1. The nature of the business to be conducted or promoted and the purposes of the Corporation are to engage in any lawful act or activity for which corporations may be organized under the Florida Business Corporation Act.
- 2. In furtherance of its corporate purposes, the Corporation shall have all of the general and specific powers and rights granted to and conferred on a corporation by the Florida Business Corporation Act.

ARTICLE IV

Capital Stock

The total number of shares of capital stock which the Corporation has the authority to issue is one thousand (1,000) shares of common stock ("Common Stock"), \$1 par value per share.

ARTICLE V

Incorporator

1. The name and mailing address of the incorporator of this Corporation is as follows:

Name
Gavin M. Ganzkow

Address 450 Crown Oak Centre Drive Longwood, Florida 32750

2. The powers of the incorporator shall terminate upon the filing of the Articles of Incorporation of the Corporation with the office of the Secretary of State of the State of Florida.

ARTICLE VI

Board of Directors

- 1. All corporate powers shall be exercised by or under the authority of, and the business and affairs of the Corporation shall be managed under the direction of, the Board of Directors, except as otherwise herein provided or as reserved to the holders of Common Stock.
- 2. (a) The number of Directors constituting the initial Board of Directors shall be one. The number of members of the Board of Directors may be fixed or changed from time to time by resolution of the Board of Directors.
- (b) The name and mailing address of the person who shall serve as Director of the Corporation until the first meeting of shareholders is as follows:

Name David W. Phillips Address 230 Crown Oak Centre Drive Longwood, Florida 32750

ARTICLE VII

Records

The books of the Corporation may be kept (unless prohibited by law) outside the State of Florida, at such place or places as may be designated from time to time by the Board of Directors or in the By-Laws of the Corporation.

ARTICLE VIII

Amendment

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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 prescribe by statute.

The undersigned, for the purpose of forming a corporation under the laws of the state of Florida, does make, file and record these Articles of Incorporation.

Dated this _______ day of November, 1996.

Gavin M. Ganzkow Incorporator

ACCEPTANCE OF REGISTERED AGENT

I, David W. Phillips, designated as the Registered Agent of Money Movement Advisors, Inc. in the above and foregoing Articles of Incorporation, hereby state that I am familiar with and accept the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

David W. Phillips Registered Agent

Dated this ______day of November, 1996.