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LAW OFFICE OF

Orrin R. Beilly, P.A.

CITIZENS BUILDING, SUITE 705
105 SOUTH NARCISSUS AVENUE
WEST PALM BEACH, FLORIDA 33401

CIVIL TRIAL PRACTICE

(407) 832-1603

FACSIMILE: (407) 832-0181

December 6, 1996

Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

500002023925--2
-12/10/96--01004--006
****122.50 ****122.50

Re: PAYDAY ADVANCE, INC.

Dear Sir/Madam:

Enclosed, please find the Articles of Incorporation for the above-referenced corporation, along with a check in the amount of \$122.50

Please provide this office with a stamped copy of the above Articles.

Should you have any questions, please contact this office.

Very truly yours,

By:

Orrin R. Beilly
Orrin R. Beilly

ORB:fmd
Encl.

DEC 11 1996

BSB
RECEIVED BY STATE
TALLAHASSEE, FLORIDA

96 DEC 10 PM 5:00

FILED

ARTICLES OF INCORPORATION
OF
PAYDAY ADVANCE, INC.

FILED

96 DEC 10 PM 5:00

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of the corporation shall be:

PAYDAY ADVANCE, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 232 S.E. 5TH AVE., DELRAY BEACH, FLORIDA 33483.

ARTICLE III - CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 7,500 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is: STEPHEN REDMOND, 232 S.E. 5TH AVE., DELRAY BEACH, FL 33483

ARTICLE V - INCORPORATOR(S)

The names and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

<u>Name</u>	<u>Address</u>
STEPHEN REDMOND	232 S.E. 5TH AVE., DELRAY, FL 33483

The undersigned has(have) executed these Articles of Incorporation this 6TH day of DECEMBER 1996

Signature/Title

RESIDENT

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist one (1) member. The number of directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one (1) nor more than four (4). The names and addresses of the director(s) constituting the initial Board of Directors a

Name

Address

STEPHEN REDMOND

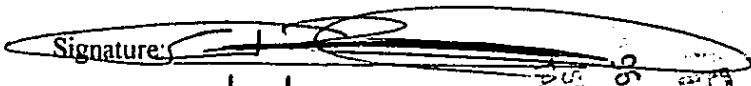
232 S.E. 5TH AVE., DELRAY BEACH, FL

ARTICLE VII - DURATION AND PURPOSE

This corporation shall have a perpetual existence. The purpose of this Corporation is to engage in any activities or business permitted under the Laws of the United States and the State of Florida.

ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in the Articles of Incorporation, 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: 12/6/96

FILED
96 DEC 10 PM 5:00
CLERK OF STATE
TALLAHASSEE, FLORIDA