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RAY P. POPE
Attorney

96 DEC 20 PM 2:51

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

December 16, 1996

Honorable Sandra B. Mortham
Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

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RE: AGF TITLE LOANS, INC.

Dear Secretary:

Enclosed please find Articles of Incorporation for the above-referenced corporation.

Please file the articles with your office and have a certified copy returned to us. A check in the amount of \$122.50 to cover the cost of filing and certification is also enclosed.

If you should have any questions regarding the above mentioned, please do not hesitate to contact us.

Sincerely yours,


Ray P. Pope

RPP/tad

Enclosures

12/26/96

**ARTICLES OF INCORPORATION
OF
AGF TITLE LOANS, INC.**

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SECRET
TALLAHASSEE, FLORIDA

The undersigned Incorporator files these Articles of Incorporation in order to form a corporation under the Florida General Corporation Act.

ARTICLE I. CORPORATE NAME

The name of this corporation shall be AGF Title Loans, Inc.

ARTICLE II. PRINCIPAL PLACE OF BUSINESS

The principal place of business for the corporation shall be:

7 New Warrington Road
Pensacola, Florida 32507

ARTICLE III. NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this corporation is to engage in any and all businesses permitted under the laws of the State of Florida.

ARTICLE IV. TERM OF EXISTENCE

This corporation shall exist perpetually unless dissolved according to law.

ARTICLE V. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to issue and have outstanding at one time is 10,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE VI. PREEMPTIVE RIGHTS

Every shareholder, upon the sale of any shares or securities of the corporation convertible into or carrying a right to subscribe to shares of this corporation of the same kind, class, or series as that which he holds, shall have the right to purchase his pro rata share at the price at which it is offered to others.

**ARTICLE VII. REGISTERED AGENT AND
INITIAL REGISTERED OFFICE**

The Registered Agent and the street address of the initial Registered Office of this corporation in the State of Florida shall be:

Otto E. Parkerson
7 New Warrington Road
Pensacola, Florida 32507

The Board of Directors from time to time may move the Registered Office to any other address in the State of Florida.

ARTICLE VIII. BOARD OF DIRECTORS

This corporation shall have one initial directors. The number of directors may be increased or diminished from time to time by By-Laws adopted by the stockholders, but shall never be less than one.

ARTICLE IX. INITIAL DIRECTORS

The name of the initial directors of this corporation and their street addresses are:

Otto E. Parkerson
7 New Warrington Road
Pensacola, Florida 32507

The persons named as initial directors shall hold office for the first year of existence of this corporation or until their successors are elected or appointed and has qualified, whichever occurs first.

ARTICLE X. RESTRICTIONS ON TRANSFER OF STOCK

The corporation, and, subject to the priority of the corporation, shall have a preference in the purchase of any shares of the capital stock of the corporation, and any attempted sale of such shares of stock in violation of this provision shall be null and void. In case a stockholder, his

personal representatives, heirs, devisees, legatees, pledgee, assignee, receiver, trustee in bankruptcy or any other person holding under or in privity with any stockholder, desires to sell his shares of stock, he shall file notice in writing of such intention with the Secretary of the corporation, stating the price and terms upon which he desires to sell such stock, and unless the terms of such offer are accepted by the corporation within ten (10) days, it shall be deemed to have waived its privilege of purchasing. In the event that the corporation is legally unable to purchase such stock or otherwise waives its privilege of purchasing, the Secretary of the corporation shall mail a written notice to all of the remaining stockholders, by certified mail, return receipt requested, advising them of the terms of such offer, and unless the terms of such offer are accepted by any or all of the other stockholders within ten (10) days from the date of mailing such notice, they shall be deemed to have waived their privilege of purchasing, and the stockholders or the person in privity with him desiring to sell shall be at liberty to effect a sale upon the terms of such offer. No stockholder who has given notice pursuant to this Article, may thereafter sell such stock for a price or upon terms different than the offer contained in such notice, without again complying with the notice requirements of this Article. Neither the corporation, nor the remaining stockholders (collectively), may exercise their privilege of purchasing as to any shares of stock less than the total number of shares involved in such offer.

ARTICLE XI. INDEMNIFICATION

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

ARTICLE XII. INCORPORATOR

The name and street address of the Incorporator of this corporation is:

Otto E. Parkerson
7 New Warrington Road
Pensacola, Florida 32507

ARTICLE XIII. AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at a stockholders' meeting by at least a majority of the stock entitled to vote, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

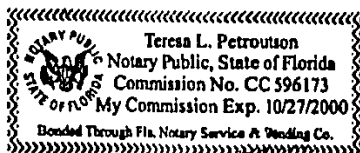
IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing Articles of Incorporation on this 17th day of December, 1996.


OTTO E. PARKERSON

STATE OF FLORIDA
COUNTY OF ESCAMBIA

BEFORE ME, a Notary Public, personally appeared Otto E. Parkerson, to me known to be the person described as Incorporator and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation on the 17th day of December, 1996.



NOTARY PUBLIC, STATE OF FLORIDA
My Commission Expires: 10/27/2000



ACCEPTANCE OF REGISTERED AGENT

HAVING BEEN NAMED to accept service of process for at the place designated in the Articles of Incorporation, agreed to act in this capacity, and agrees to comply with the provisions of Section 48.091 relative to keeping such office open.

DATED: December 17, 1996.


OTTO E. PARKERSON
Registered Agent

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TALLAHASSEE, FLORIDA