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12/31/96

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: ACE INDUSTRIES, INC.
CONTACT: PAM FRIEDMAN
PHONE: (305)358-2571

ACCT#: 070744001530

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NAME: **American** CHECK CASHING SERVICES **Inc.**
AUDIT NUMBER.....H96000018231
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.
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FLORIDA DEPARTMENT OF STATE
Sandra B. Northam
Secretary of State

December 31, 1996

ACE INDUSTRIES, INC.

SUBJECT: CHECK CASHING SERVICES CORPORATION
REF: W96000027329

We received your electronically transmitted document. However, the document has not been filed and needs the following corrections:

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CONFLICTS WITH CHECK CASHING SERVICES, INC., H21162, FILED 09/17/84, ORLANDO, FLORIDA

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Dana Calloway
Document Specialist

FAX Aud. #: H96000018231
Letter Number: 196A00057900

ARTICLES OF INCORPORATION

H96-18231

of AMERICAN CHECK CASHING SERVICES INC.
a CORPORATION FOR PROFIT formed under the Florida General Corporation Act.

Article 1: Name of the Corporation: AMERICAN CHECK CASHING SERVICES INC.
Address of the Corporation: 5446 N.W. 57th WAY
CORAL SPRINGS, FLORIDA 33067

Article 2: DURATION: Term of existence of the corporation is perpetual.

Article 3: PURPOSE: The Corporation may transact any and all lawful business for which corporations may be incorporated under the Laws of the UNITED STATES and the STATE OF FLORIDA.

Article 4: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 5,000
PAR VALUE \$1.00 (Information about PAR VALUE is not required but may be included).

Article 5: REGISTERED OFFICE: The street address of the initial registered office of the corporation shall be:
5446 N.W. 57th WAY, CORAL SPRINGS, FLORIDA 33067
and the name of the initial registered agent at such address is MURRAY STITSKY

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation


Signature of Registered Agent
MURRAY STITSKY

12/31/96
Date

Article 6: The board of directors are as follows:


The name and address of the Initial Director: (All persons listed after the first are additional directors)

1. MURRAY STITSKY
5446 N.W. 57th WAY
CORAL SPRINGS, FLORIDA 33067

Article 7: The Name and address of the Incorporator is:

MURRAY STITSKY
5446 N.W. 57th WAY
CORAL SPRINGS, FLORIDA 33067

In witness whereof I have subscribed my name


Signature of Incorporator
MURRAY STITSKY

Prepared by:
ace INDUSTRIES, INC.
54 NW 11th Street
Miami, FL 33136
305-358-2871

H96-18231