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JL Austin							
Requestor's Name							
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City/State/Zip Phone #							
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CR2F034(1.95)

Examiner's Initials (6/10/G)



CERTIFICATE OF INCORPORATION

OF

Kwik Money, Inc.

We, the undersigned, hereby make, subscribe, acknowledge and file this Certificate for the purpose of becoming a corporation under the laws of the State of Florida.

ARTICLE I

Corporate Name

The name of this corporation shall be: Kwik Money, Inc.

PRINCIPAL OFFICE

7250-1 NEW KINGS RD. JAX. FL. 32219

ARTICLE II

Nature of Business

The general business for which this corporation is organized is as follows:

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III

Capital Stock

The capital stock of this corporation shall consist of Ten Thousand (10,000) shares of stock with a par value of One Cent per share (\$0.01) par value. The whole or any part of the capital stock of this corporation shall be payable in lawful money of the United States of America, or services at a just valuation to be fixed by the directors. Property or labor may also be purchased with the capital stock at reasonable and fair value as determined by the directors and agreed upon by the subscriber.

ARTICLE IV

Amount of Capital With Which to Begin Business

The amount of capital with which to begin this business shall be One Thousand Dollars (\$1,000.00).

ARTICLE V

Corporate Existence

This corporation shall have perpetual existence.

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ARTUSTATE

ARTICLE VI

Registered Office

The initial registered office of this corporation shall be 3422 Old Kings Road, Jacksonville, Florida 32202. This shall be the registered office and Joe L. Austin shall be the registered agent.

ARTICLE VII

Number of Directors

Initially, this corporation shall have one director. The by-laws shall provide for any increase based on a majority vote of the shareholders.

ARTICLE VIII

Name and Post Office Address of the Members of the First Board of Directors and Officers

The name and address of the members of the first board of directors and officers are as follows:

Joe L. Austin - President/Treasurer/Director - Secretary 3422 Old Kings Road Jacksonville, Florida 32202.

Other officers may be added as per the By-Laws.

ARTICLE IX

Subscribers and Number of Shares

The name and address of each subscriber to the Certificate of Incorporation and the number of shares agreed upon is as follows:

Subscriber:

Shares:

J L. Austin 3422 Old Kings Road Jacksonville, Florida 32202. 10,000

ARTICLE X

Restricted Transfer

All share certificates issued shall reflect on the face that a transfer is restricted as required by Florida Statue, section 607.0627. It is contemplated that each shareholder shall provide services to the corporation and have familiarity with the operations of the business. Shares may not be transferred without the unanimous consent of all directors. No shareholder may pledge or alienate any interest in the shares

without the unanimous consent of all directors. In the event a shareholder cannot provide services or there is a necessity for any shares to be transferred, the corporation has a first option to acquire all such shares for the par value of \$0.01 per share.

ARTICLE XI

Amendments

The articles of incorporation may be amended in a manner provided by law. Every amendment shall be approved by the holder or holders of a majority of the stock with the right to vote thereon.

IN WITNESS WHEREOF, the undersigned has made and subscribed this Certificate of Incorporation at Jacksonville, Duval County, Florida, for the uses and purposes aforesaid on this 2nd day of June, 1997.

L. Austin

STATE OF FLORIDA COUNTY OF DUVAL

Personally appeared before me, the undersigned authority, J. L. Austin, who is the person known to me to be the person described in and who executed the foregoing Certificate of Incorporation, for Kwik Money, Inc., and he acknowledged the same for the uses and purposes therein mentioned and set forth.

WITNESS my hand and official seal at Jacksonville, Florida this 2nd day of June 1997.

NOTARY PUBLIC, State of Florida

My commission expires:

PADRAIC EOIN MULVIHILL Notary Public, State of Florida

My Comm. expires June 15. 1999

Comm. No. CC 472780

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

The designated registered agent for Kwik Money, Inc., in the certificate of incorporation for that entity filed with the Secretary of State, Division of Corporations for State of Florida, states that it is familiar with and hereby accepts the duties and responsibilities as registered agent and agrees to be fully responsible for the completion of the duties arising therefrom. The business address of the registered agent: 3422 Old Kings Road, Jacksonville, Florida, 32202.

REGISTERED AGENT

STATE OF FLORIDA COUNTY OF DUVAL

J. L. Austin, personally appeared before me, who is the person known to me to be the person described in and who executed the foregoing acceptance as registered agent for Kwik Money, Inc., a Florida corporation, and he acknowledged before me, according to law, that he made and subscribed same for the uses and purposes mentioned and set forth herein.

WITNESS my hand and official seal at Jacksonville, Florida this _

OTARY PUBLIC, State of Florida

My commission expires:

PADRAIC EOIN MULVIHILE Notary Public, State of Florida My Comm. expires June 15, 1999 Comm. No. CC 472789