

9/17/97

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FLORIDA DIVISION OF CORPORATIONS
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CONTACT: RAY STORMONT

PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: ROYAL CHECK CASHING, INC.

AUDIT NUMBER.....H97000015443

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 5

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ARTICLES OF INCORPORATION

OF

ROYAL CHECK CASHING, INC.

The undersigned subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation is ROYAL CHECK CASHING, INC.

ARTICLE II. PURPOSE

The corporation may engage in any activity or business permitted under the laws of the United States of America and the State of Florida under Chapter 607 of the Florida Statutes.

ARTICLE III. STOCK

The maximum number of shares of common stock outstanding at any one time shall be 500 shares, all of one class, with nominal or par value of \$1.00 per share.

Prepared by:
Rubin & Rubin / Andrew Rubin, Esq.
18425 NW 20th Ave. #305 FBN. 298336
Miami, Fl. 33169
#(305) 651-4100

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ARTICLE IV. DURATION

The corporation shall have a perpetual existence.

ARTICLE V. PRINCIPAL OFFICE

The principal place of business of the corporation shall be:

8601 Biscayne Boulevard
Miami, Florida 33138

with the privilege of having branch offices at any other place.

ARTICLE VI. REGISTERED AGENT

The registered agent for service upon this corporation shall be Andrew S. Rubin.

ARTICLE VII. SERVICE

The registered office address for service upon this corporation shall be:

18425 N.W. 2nd Avenue, Suite 305
Miami, Florida 33169

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ARTICLE VIII. DIRECTORS

The number of directors of this corporation shall not exceed 3 individuals, and the names and post office addresses of the persons who shall constitute the first Board of Directors are as follows:

MAHASHKURMAR PATEL
8601 Biscayne Boulevard
Miami, Florida 33138

ARTICLE IX. SUBSCRIBER

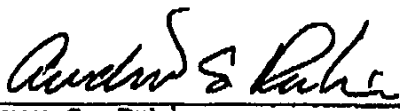
The names and post office addresses of the subscriber of the certificate of incorporation is as follows:

Andrew S. Rubin
18425 N.W. 2nd Avenue, Suite 305
Miami, Florida 33169

ARTICLE X. INTERLOCKING DIRECTORS

No contract or other transaction between this corporation and any other corporation shall be affected or invalidated by the fact that any one or more of the directors of this corporation is or are interested in or are directors or officers of such other corporation.

IN WITNESS WHEREOF, the undersigned incorporator of this corporation has executed these Articles of Incorporation at Miami, Florida on 9-15-97.


Andrew S. Rubin

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In compliance with Section 48.091, Florida Statutes, the following is submitted:

ROYAL CHECK CASHING, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Miami, Florida, has named Andrew S. Rubin, 18425 N.W. 2nd Avenue, Suite 305, Miami, Florida 33169 as its agent to accept service of process within the State of Florida.

9-15-97
Date

Andrew S. Rubin
Andrew S. Rubin

Having been named to accept service of process for the above stated corporation at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

9-15-97
Date

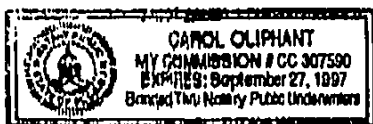
Andrew S. Rubin
Andrew S. Rubin

STATE OF FLORIDA)
COUNTY OF DADE) ss:

On this 15th day of September, 1997, before me personally appeared Andrew S. Rubin, as incorporator and registered agent of ROYAL CHECK CASHING, INC., having subscribed to these Articles of Incorporation, who us known to me and did take an oath.

My Commission Expires:

Carol Oliphant
Notary Public State of Florida



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