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October 10, 1997

Corporate Records Bureau
Division of Corporations
Department of State
Post Office Box 6327
Tallahassee, Florida 32314

RE: Articles of Incorporation for Palm Title Loan Company

Dear Sir:

Please accept for filing the Articles of Incorporation for Palm Title Loan Company. I enclose a check in the amount of \$70.00, representing \$35.00 for the filing fee and \$35.00 for the designation of registered agent.

Please furnish me an acknowledgment that the corporation has been filed.

Very truly yours,

Kevin M. LaMontagne

Kevin M. LaMontagne

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*****70.00 *****70.00

KML/fp

Enclosures

FILED
97 OCT 13 AM 9:08
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

me 10/14/97

ARTICLES OF INCORPORATION

OF

PALM TITLE LOAN COMPANY

FILED

97 OCT 13 AM 9:08

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purposes of forming a corporation under and pursuant to the laws of the State of Florida, hereby adopts the following Articles of Incorporation:

ARTICLE I
NAME

The name of the corporation is Palm Title Loan Company.

ARTICLE II
PURPOSES

The corporation is organized to transact any or all lawful business and engage in any activity for which corporations may be organized.

ARTICLE III
CAPITAL STOCK

The number of shares which the corporation is authorized to issue is One Thousand (1,000).

ARTICLE IV
REGISTERED OFFICE

The street address of the initial registered office of the corporation is 125 East Boynton Beach Boulevard, Boynton Beach, Florida 33435. The name of its initial registered agent at such address is Kevin M. LaMontagne.

ARTICLE V
PRINCIPAL OFFICE


The address of the principal office of the corporation and its mailing address is 804 S.E. 7th Street, Deerfield Beach, Florida 33441.

ARTICLE VI
SECTION 1244 STOCK

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as are necessary will be taken by the appropriate officers to accomplish this compliance.

ARTICLE VII
INCORPORATOR

The name and address of the incorporator is Leo Buquicchio,
804 S.E. 7th Street, Deerfield Beach, Florida 33441.

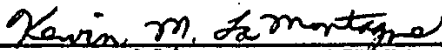


LEO BUQUICCHIO
Incorporator

STATE OF FLORIDA

COUNTY OF PALM BEACH

On this 10th day of October, 1997, before me appeared Leo Buquicchio, who is personally known to me or who produced _____
(personally known) as identification and who did not take an oath and who acknowledged that he executed the foregoing instrument for the purposes therein expressed.



Notary Public (SEAL)

My commission expires:



KEVIN M. LA MONTAGNE
My Comm Exp. 9/23/2001
Bonded By Service Ins
No. CC682985
*Personally Known (11/01/97 I.D.)

ACCEPTANCE BY REGISTERED AGENT

I acknowledge that I am familiar with the obligations of the position of registered agent, and I hereby accept the aforesaid designation as registered agent.

Kevin M. LaMontagne
Kevin M. LaMontagne

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA