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CORPORATE
ACCESS,
INC.

1116-D Thomasville Road . Mount Vernon Square . Tallahassee, Florida 32303

P.O. Box 37066 (32315-7066) ~ (850) 222-2666 or (800) 969-1666 . Fax (850) 222-1666

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Express Cash Advance, Inc.

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SPECIAL INSTRUCTIONS _____

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**CERTIFICATE OF INCORPORATION
OF**

Express Cash Advance, Inc.

THE UNDERSIGNED, being over the age of eighteen years, in order to form a corporation pursuant to the provisions of the Corporate Code, hereby certifies as follows:

**FIRST
IDENTIFICATION**

The name of the corporation, hereinafter referred to as the "Corporation," is Express Cash Advance, Inc.
The principal address of the Corporation is 1723 North Florida Avenue,
Lakeland, Fl. 33805.

**SECOND
PERIOD OF EXISTENCE**

The period during which the corporation shall continue is perpetual.

**THIRD
REGISTERED OFFICE AND REGISTERED AGENT**

The address of the initial registered office of the Corporation is 1723 North Florida Avenue, Lakeland, Florida
and the name and address (if different) of the initial registered agent therein and in charge thereof, upon whom process against the 33805
Corporation may be served, is Donald E. Culpepper

**FOURTH
PURPOSE**

The purpose of the Corporation is to engage in any or all lawful business for which corporations may be organized under the provisions of the General Corporation Law of Florida.

**FIFTH
SHARES**

The total authorized capital stock of the Corporation is One Hundred shares having a
Par Value of None. All or any part of said shares may be issued by the Corporation from
time to time and for such consideration as may be determined upon or fixed by the Board of Directors, as provided by law.

**SIXTH
INCORPORATOR'S ADDRESS**

The name and post office address of the Incorporator of the Corporation is as follows:

Donald E. Culpepper
P. O. Box 275
Durant, Florida 33530

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SEVENTH
DIRECTORS

The powers of the incorporator are to terminate upon the filing of this Certificate of Incorporation and the name(s) and mailing addresses of persons who are to serve as director(s) until the first meeting of stockholders or until their successors are elected and qualify are as follows:

Donald E. Culpepper, P. O. Box 275, Durant, Florida 33530

Mary G. Dials, 2111 Smithfield Place, Lakeland, Florida 33801

EIGHTH
INDEMNITY

Directors of the corporation shall not be liable to either the corporation or its stockholders for monetary damages for a breach of fiduciary duties unless the breach is one which invokes: (1) a director's duty of loyalty to the corporation or its stockholders; (2) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law; (3) liability for unlawful payments of dividends or unlawful stock purchases or redemption by the corporation; or (4) a transaction from which the director derived an improper personal benefit.

The effective date of this Certificate of Incorporation shall be August 20, 1998

IN WITNESS WHEREOF, the undersigned Incorporator has caused this Certificate of Incorporation to be executed as of

August 20, 1998

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I hereby also accept designation of
Registered Agent

Donald E. Culpepper
(Incorporator)

Donald E. Culpepper