

8/31/98

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FLORIDA DIVISION OF CORPORATIONS
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NAME: 1ST. TITLE LOANS, INC.
AUDIT NUMBER.....H98000016243
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.
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Secretary of State

August 31, 1998

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THE CONFLICT IS 1ST TITLE LOANS OF FLORIDA, INC., DOC. NUMBER P97000089898.

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Michelle Milligan
Document Specialist

FAX Aud. #: E98000016243
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1st State Title
Loans -

498000016243

ARTICLES OF INCORPORATION

of

READY CASH TITLE LOANS, INC.

(name of corporation)

The undersigned acting as the incorporators of a corporation under the Florida Business Corporation Act, adopt(s) the following articles of incorporation for such corporation:

ARTICLE I - CORPORATE NAME

The name of the corporation is:

READY CASH TITLE LOANS, INC.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue 500 shares of common stock, par value \$ 1.00 per share.

ARTICLE V - INITIAL PRINCIPAL OFFICE

The street address of the initial principal office and, if different, the mailing address is:

STREET ADDRESS	6741 WEST 4 AVENUE		
CITY	HALEAH	FLORIDA	ZIP 33012

Mailing address, if different

STREET ADDRESS			
CITY		FLORIDA	ZIP

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office and the name of the initial registered agent at the office is:

NAME	MARTHA OLIVERA		
ADDRESS	6741 WEST 4 AVENUE		
CITY	HALEAH	FLORIDA	ZIP 33012

Alex Vega, Acct. (305) 828.0402
6741 West 4th Ave. Hialeah, FL 33012

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ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have TWO (2) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

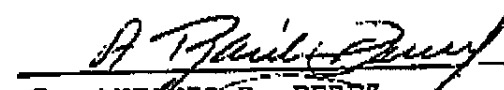
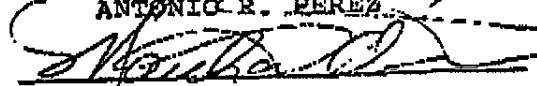
NAME	ANTONIO R. PEREZ		
ADDRESS	7170 WEST 2 LANE		
CITY	HIALEAH	STATE	FLA ZIP 33012
NAME	MARTHA OLIVERA		
ADDRESS	6741 WEST 4 AVENUE		
CITY	HIALEAH	STATE	FLORIDA ZIP 33012
NAME			
ADDRESS			
CITY		STATE	ZIP

ARTICLE VIII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	ANTONIO R. PEREZ		
ADDRESS	7170 WEST 2 LANE		
CITY	HIALEAH	STATE	FL ZIP 33014
NAME	MARTHA OLIVERA		
ADDRESS	6741 WEST 4 AVENUE		
CITY	HIALEAH	STATE	FL ZIP 33012
NAME			
ADDRESS			
CITY		STATE	ZIP

The undersigned incorporator(s) have executed these Articles of Incorporation this 31st day of AUGUST, 19 98.

 (Signature)
ANTONIO R. PEREZ
 (Signature)
MARTHA OLIVERA

(Signature)

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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/ REGISTERED OFFICE**

READY CASH TITLE LOANS, INC.

(name of corporation)

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TALLAHASSEE, FLORIDA

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

The above corporation, organized under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation

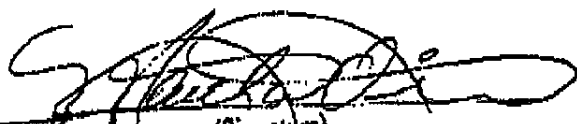
at 6741 WEST 4 AVENUE

HIALEAH, FLA 33012

has named MARTHA OLIVERA

located at the aforesaid address, as its registered agent to accept service of process within this state.

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



(Signature)
MARTHA OLIVERA

8-31-98

(Date)

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