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Date:		T. SISITH [OCT 2 9 1998]

ARTICLES OF INCORPORATION

OF

MONEY FIRST ENTERPRISES, INC.

98 OCT 29 PM IN SECRETARY OF STA TALLAHASSEE, FI OF

The undersigned, acting as the incorporator of this Corporation under the provisions of Chapter 607 of the Florida Statutes, as amended, adopts the following Articles of Incorporation:

ARTICLE I: NAME OF THE CORPORATION

The name of the corporation is MONEY FIRST ENTERPRISES, INC. hereinafter referred to as the "Corporation".

ARTICLE II: MAILING ADDRESS OF THE CORPORATION

The principal address and the mailing address of the Corporation is at 2079 NE 170 Street, North Miami Beach, Florida 33162.

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSES OF THE CORPORATION

The purposes for which the Corporation is organized are to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statute, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue Thirty Thousand (30,000) shares of common stock with a par value of \$1.00 per share. All stock shall be of one class. The Board of Directors may

authorize the issuance of such stock to such person(s) upon such terms and for such consideration as they may deem appropriate. The consideration may include money or other property, which property shall be received as just valuation to be fixed by the Board of Directors of the Corporation.

ARTICLE VI: PRE-EMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of this Corporation, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is 2079 NE 170 Street, North Miami Beach, Florida 33162 and BENJAMIN SATCHER is the registered agent at that office.

ARTICLE VII: INITIAL BOARD OF DIRECTORS

The Corporation shall have one (1) director constituting the initial Board of Directors. The number of directors may be increased or decreased from time to time by the bylaws.

The name and address of the initial Board of Directors of the Corporation is:

BENJAMIN SATCHER

1530 NE 149 Street

North Miami Beach, Florida 33167

ARTICLE IX: INCORPORATOR

The name and address of the incorporator of the Corporation is:

BENJAMIN SATCHER 1530 NE 149 Street North Miami Beach, Florida 33167

IN WITNESS WHEREOF, I, BENJAMIN SATCHER, the undersigned incorporator, have signed these Articles of Incorporation for MONEY FIRST ENTERPRISES, INC. on this day of the same to be my act. Dimmin Satcher			
STATE OF FLORIDA)			
COUNTY OF DADE)			
The foregoing instrument, namely Articles of Incorporation of MONEY FIRST			
ENTERPRISES, INC., was acknowledged before me this 28 day of Ottober, 1998 by			
BENJAMIN SATCHER, who personally appeared before me at the time of notarization, and who			
is personally known to me.			
NOTARY PUBLIC:			
Sign: Stanley B. Lawi			
Sign: Stanley B. Lewis			

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First--That MONEY FIRST ENTERPRISES, INC., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City of North Miami Beach, County of Dade, State of Florida, has named BENJAMIN SATCHER, located at 2079 NE 170 Street in the City of North Miami Beach, County of Dade, State of Florida, as its agent to accept service of process within this state.

-Acceptance of Agent-

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

BENJAMIN SATCHER

DATED: _

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