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T I I I I

COVER LETTER

TO:	Amendment Section Division of Corporations				
SUBJI	ECT: Payday Advance, Inc. (Name of Surviving Corpo	oration)			
	nclosed Articles of Merger and fee are submitted		:		
Please	e return all correspondence concerning this matt	er to follow	ing:		
Scott	t Rosen, Esquire (Contact Person)	w . £			;
Scott	t Rosen, P.A. (Firm/Company)	*	v		-
<u>150 S</u>	S. Pine Island Road, Suite 540 (Address)	one en e	er e e e		
Planta	tation, FL 33324 (City/State and Zip Code)	듈:	#		
For fu	urther information concerning this matter, please	call:			
Adam	m Segan (Name of Contact Person)	At (<u>305</u>		ASS A	× -
	Certified copy (optional) \$8.75 (Please send an add	ditional copy	of your document if a c		Mednezfeg)
	STREET ADDRESS: Amendment Section Division of Corporations Clifton Building 2661 Executive Center Circle Tallahassee, Florida 32301	_Ame Divi P.O.	ILING ADDRESS: endment Section sion of Corporations Box 6327 chassee, Florida 3231	ALE VIEW	थ्र अ -

ARTICLES OF MERGER (Profit Corporations)

The following articles of merger are submitted in accordance with the Florida Business Corporation Act, pursuant to section 607.1105, Florida Statutes.

First: The name and jurisdiction of the sur	viving corporation:		
Name	Jurisdiction	Document Number (If known/ applicable)	
Payday Advance, Inc.	Miami-Dade FL	P98000096008	
Second: The name and jurisdiction of each	merging corporation:		
Name	Jurisdiction	Document Number (If known/ applicable)	
Keystone Financial, Inc.	Miami-Dade FL	F98000003789	
Pronto Cash, LLC	Miami-Dade FL	L04000071771	
Third: The Plan of Merger is attached.	-		
Fourth: The merger shall become effective Department of State.	on the date the Articles of Merg	ger are filed with the Florida	
	c date. NOTE: An effective date cannot fer merger file date.)	ot be prior to the date of fifting or more	
Fifth: Adoption of Merger by <u>surviving</u> c The Plan of Merger was adopted by the sha		ONE STATEMENT) TO TO	
The Plan of Merger was adopted by the boa and shareholder	rd of directors of the surviving c approval was not required.	orporation on OFF 3	
Sixth: Adoption of Merger by merging co. The Plan of Merger was adopted by the share	rporation(s) (COMPLETE ONLY (reholders of the merging corpora	ONE STATEMENT) tion(s) on 09/01/05	
The Plan of Merger was adopted by the boa and shareholder	rd of directors of the merging co approval was not required.	rporation(s) on	

Seventh: SIGNATURES F	OR EACH CORPORATION	
Name of Corporation	Signature of an Officer or Director	Typed or Printed Name of Individual & Title
Payday Advance, Inc.		Adam Segan - President
Keystone Financial, Inc.		Adam Segan - President
Pronto Cash, LLC		Adam Segan - managing member
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PLAN OF MERGER

(Non Subsidiaries)

The following plan of merger is submitted in compliance with section 607.1101, Florida Statutes, and in accordance with the laws of any other applicable jurisdiction of incorporation.

First: The name and jurisdiction of the surviving	corporation:	
Name	Jurisdiction	
Payday Advance, Inc.	Miami-Dade, FL	2 Jan- 1
Second: The name and jurisdiction of each mergi	ng corporation:	
Name	Jurisdiction	••
Keystone Financial, Inc.	Miami-Dade, FL	' इड ़ा, र
Pronto Cash, LLC	Miami-Dade, FL	
		.
		eg – v gr ♥ * · · ·

Third: The terms and conditions of the merger are as follows:

The surviving corporation shall take on all the assets, rights, responsibilities, obligations, liabilities, contracts and the like of the merging corporations immediately upon the effective date of the merger per Article Fourth of the Articles of Merger. Adam Segan is the sole owner of the surviving corporation and the sole owner of the merging corporations so no change of ownership shall occur. Adam Segan is the sole officer and director of the surviving corporation and the sole officer, director and managing member of the merging corporations, and he shall continue to serve as the sole officer and director of the surviving corporation.

Fourth: The manner and basis of converting the shares of each corporation into shares, obligations, or other securities of the surviving corporation or any other corporation or, in whole or in part, into cash or other property and the manner and basis of converting rights to acquire shares of each corporation into rights to acquire shares, obligations, or other securities of the surviving or any other corporation or, in whole or in part, into cash or other property are as follows:

See "Terms and Conditions of Merger" set forth in Article Third above.

THE FOLLOWING MAY BE SET FORTH IF APPLICABLE:

Amendments to the articles of incorporation of the surviving corporation are indicated below or attached:

NONE

<u>OR</u>

Restated articles are attached:

Other provisions relating to the merger are as follows:

NONE

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The foregoing Plan of Merger was adopted by the shareholders of the surviving corporation and the shareholders of the merging corporations on the 1st day of September, 2005.

Adam Segan as soje officer director and shareholder of PAYDAY ADVANCE, INC.

Adam Segan - 33 sole member and managing member of PRONTO CASH, LLC Adam Segan - as sole officer, director and shareholder of KEYSTONE FINANCIAL, INC.

STATE OF FLORIDA COUNTY OF MIAMI-DADE

BEFORE ME personally appeared ADAM SEGAN in the Frastis of Pineda nown to me or who produced FL NL 5250 -000-61-/17 Oas transfer Sep 12, 2006

Bonded Thru

Attended Bonding Co. Inc.

NOTARY PUBLIC

BRASHO

Printed name

My Commission Expires:

1005 SEP 20 P 3 31
SECRETARY OF STATE
ALLAHASSEE, FLORIDA