

LAW OFFICES OF
A AGGRESSIVE ATTORNEYS
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MICHAEL S. FEINMAN

DAVID I. FEINMAN
1909-1990

April 23, 1999

EILEEN S. FEINMAN
Legal Assistant

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

EFFECTIVE DATE
4-23-99

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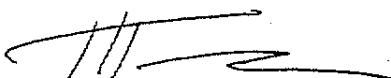
RE: Absolutely Affordable Title Loans, Inc.

Dear Sir:

Enclosed you will find two copies of the Articles of Incorporation of the above referenced corporation along with a check in the amount of \$78.75 representing the necessary filing fees and costs. Please return Certified Copy back to our office in the self-addressed stamped envelope we have provided.

Very truly yours,

MICHAEL S. FEINMAN, P.A.



MICHAEL S. FEINMAN

MSF/as
Enclosure
[corp]

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF
ABSOLUTELY AFFORDABLE TITLE LOANS, INC.

The undersigned incorporator to these Articles of Incorporation, a natural person competent to contract, hereby forms a Corporation under the laws of the State of Florida.

EFFECTIVE DATE
4-23-99

ARTICLE I. CORPORATE NAME

The name of the Corporation shall be Absolutely Affordable Title Loans, Inc.

ARTICLE II. NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock this Corporation is authorized to issue and have outstanding at any one time is 7,500 shares of common stock having a par value of One Dollar (\$1.00) per share.

ARTICLE IV. TERM OF EXISTENCE

This corporation shall have perpetual existence commencing on the date of the subscription and acknowledgment of the Articles of Incorporation provided the Articles are filed by the Department of State within five (5) days thereof.

ARTICLE V. REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The registered agent and the street address of the initial registered office of this corporation in the State of Florida shall be:

Arlene Stype
4621 N. Federal Highway
Pompano Beach, Florida 33064

The board of directors from time to time may move the registered office to any other address in the State of Florida.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
APR 23 1999
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ARTICLE VI. BOARD OF DIRECTORS

The corporation shall have not less than one director initially. The number of directors may be increased or diminished from time to time by bylaws adopted by the stockholders, but shall never be less than one.

ARTICLE VII. INITIAL DIRECTOR

The name of the initial director of this corporation and her street address is:

Arlene Stype
4621 N. Federal Highway
Pompano Beach, Florida 33064

The person named as initial director shall hold office for the first year of existence of this corporation or until her successor is elected or appointed and has qualified, whichever occurs first.

ARTICLE VIII. INCORPORATOR

The name and street address of the person signing these articles of incorporation as the incorporator is:

Arlene Stype
4621 N. Federal Highway
Pompano Beach, Florida 33064

ARTICLE IX. AMENDMENT

These articles of incorporation may be amended in the manner provided by law. Every amendment shall be approved by the board of directors, proposed by them to the stockholders and approved at the stockholders' meeting by at least a majority of the stock entitled to vote, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these articles of incorporation be made.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing articles of incorporation on the 23 day of April, 1999.



Incorporator-Arlene Stype

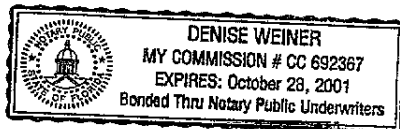
STATE OF FLORIDA:
COUNTY OF BROWARD:

BEFORE ME, a Notary Public, personally appeared, Arlene Stype, to me known to be the person described as Incorporator and who execute the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation on the 23 day of April, 1999.

Denise Weiner

Notary Public
State of Florida at Large

My Commission Expires:



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

In compliance with Section 48,091, Florida Statutes, the following is submitted:

That ABSOLUTELY AFFORDABLE TITLE LOANS, INC., desiring to organize under the law of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at 4621 North Federal Highway, Pompano Beach, Broward County, Florida, 33064, as its agent to accept service of process within this state.

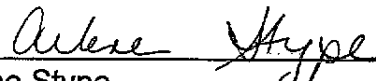


Arlene Stype, Incorporator
Dated: April 23, 1999

ACKNOWLEDGMENT:

Having been named to accept service of process for the above named corporation, at the place designated in this certificate, the undersigned agrees to act in this capacity, and agrees to comply with provisions of Florida law relative to keeping the designated office open.

Arlene Stype, Registered Agent



Arlene Stype

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA