

P99000057145

Dudley P. Hardy, P.A.
Attorney at Law

Post Office Drawer 1030 ■ 403 West Georgia Street ■ EMail: DudleyPH@TechComm.Net
Starke, Florida 32091 ■ (904)•964-5701 ↔ Fax: 964-2304

June 18, 1999

State of Florida
Division of Corporations
Post Office Box 6327
Tallahassee Florida 32314

EFFECTIVE DATE
7-1-99

500002910595--9
-06/21/99--01102--020
122.50 **78.75

RE: BRADFORD - UNION TITLE LOANS, INC.

Gentlemen:

Enclosed you will find the following documents:

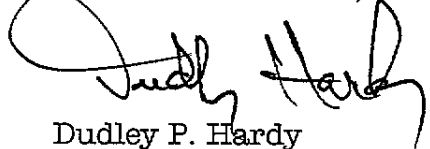
1. Articles Of Incorporation of BRADFORD - UNION TITLE LOANS, INC., for filing with the Florida Department of State, Division of Corporations.
2. My Firm Account check in the amount of \$122.50 payable to the Secretary of State as the filing fee for above referenced Articles Of Incorporation.

Please file the Articles Of Incorporation and furnish me with proof of filing at your earliest convenience.

Thank you for your assistance in this matter.

Sincerely,

DUDLEY P. HARDY, P.A.



Dudley P. Hardy

DPH/dv

Enclosures as stated (2)

FILED
99 JUN 21 AM 9:33
SECRETARY OF STATE
TALLAHASSEE FLORIDA

B. BROCK JUN 24 1999

ARTICLES OF INCORPORATION

EFFECTIVE DATE
7-1-99

OF

BRADFORD - UNION TITLE LOANS, INC.

FILED
99 JUL 1 AM 9:32
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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

Article I - Name

The name of this Corporation is: **BRADFORD - UNION TITLE LOANS, INC.**

Article II - Purpose

This Corporation is organized for the purpose of transacting any or all lawful business as provided for in §607.0302, Florida Statutes.

Article III - Capital Stock

This Corporation is authorized to issue 1000 shares of One and No/100's Dollar (\$1.00) par value common stock.

Article IV - Preemptive Rights

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which they already hold, shall have the right to purchase his or her pro-rata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Article V - Principal Office

The street address of the principal office of this Corporation is 395 West Madison Street, Starke, Florida 32091; the mailing address is 395 West Madison Street, Starke, Florida 32091.

Article VI- Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is: 403 West Georgia Street, Starke, Florida 32091. The name of the initial registered agent of this Corporation at this address is Dudley P. Hardy.

Article VII - Incorporator

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

John H. Andrews
Route 4, Box 2060
Lake Butler, Florida 32054

Article VIII - Board of Directors

The officers and the initial board of directors of this Corporation and the address of each is as follows:

President/Director

John H. Andrews
Route 4, Box 2060
Lake Butler, Florida 32054

Secretary/Treasurer

Brenda Andrews
Route 4, Box 2060
Lake Butler, Florida 32054

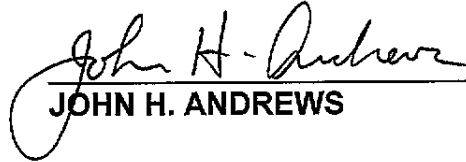
Article IX - Effective Date

The effective date on which this Corporation shall begin business is July 1, 1999.

Article X- Amendment

This Corporation reserves the right to amend or repeal any provisions contained in these Articles Of Incorporation or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

In Witness Whereof, the undersigned Subscriber has executed these Articles Of Incorporation on June 18, 1999.

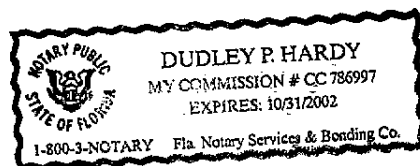

JOHN H. ANDREWS

**STATE OF FLORIDA
COUNTY OF BRADFORD**

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared **JOHN H. ANDREWS**, to me known to be the person described as Subscriber or who has produced _____ as identification, and who executed the foregoing Articles Of Incorporation and acknowledged before me that he subscribed to those Articles Of Incorporation.

WITNESS my hand and official seal in the County and State named above this 18th day of June, 1999.


NOTARY PUBLIC, State of Florida



FILED
99 JUN 21 AM 9:32
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Certificate

DESIGNATING THE ADDRESS WHERE,
AND AN AGENT UPON WHOM, PROCESS
MAY BE SERVED

WITNESSETH

That BRADFORD - UNION TITLE LOANS, INC., having organized under the laws of the State of Florida, and which will have its principal office in Starke, Florida has named DUDLEY P. HARDY whose address is 403 West Georgia Street, Starke, Florida 32091, as its agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named in the Articles Of Incorporation of BRADFORD - UNION TITLE LOANS, INC., to accept service of process for the Corporation, at the place designated in this Certificate, I hereby agree to serve as the registered agent for the Corporation and agree to comply with the applicable provisions of the Florida Statutes.

Dated this 18 day of June, 1999.


DUDLEY P. HARDY, Registered Agent