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WILLIAM T. FLOWERS
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J. KEN THOMPSON
*ALSO ADMITTED IN GEORGIA AND SOUTH CAROLINA
**ALSO ADMITTED IN TEXAS

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DOTHAN, ALABAMA 36302

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July 18, 1995

007/19/95 11:52 AM
*****70,100 *****70,100

Florida Department of State
Division of Corporations
Post office Box 6327
409 East Gaines Street
Tallahassee, Florida 32314

RE: Articles of Incorporation of Kunde, Inc.

Dear Sir or Madam:

Enclosed please find the original and two copies of the captioned document for recording. (please note that we are not requesting certified copies). Also enclosed is our firm's check No. 8918 in the amount of \$70.00 (made payable to the Florida Secretary of State) to cover the required filing fees. Please bill us (or remit to us as the case may be) for any difference, if the remitted amounts are in error, and return the copies signifying that the original document has been recorded to the above address at your earliest convenience.

Very truly yours,

JOHNSTON, HINESLEY, FLOWERS & CLENNEY, P.C.



R. Eugene Clenney, Jr.

REC/vsp

Enclosures

007
7-20-95

95 JUL 19 PM 1:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

ARTICLES OF INCORPORATION
OF
KUNDE, INC.

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95 JUL 19 PM 1:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I

NAME OF CORPORATION: The name of the corporation shall be "Kunde, Inc."

ARTICLE II

PURPOSES: The nature of the business and the purposes for which the corporation is formed shall be as follows:

- (1) To engage in all aspects of owning and operating a real estate title insurance and abstracting business; and
- (2) To transact all lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE III

PRINCIPAL PLACE OF BUSINESS, REGISTERED OFFICE AND AGENT: The location and mailing address of the initial principal place of business, registered office of the corporation shall be 2865 Jefferson Street, Marianna, Florida 32448, and the initial registered agent at such address shall be Ivan K. Kunde.

ARTICLE IV

DURATION: The duration of the corporation shall be perpetual unless the corporation is dissolved by law or otherwise terminated.

ARTICLE V

SHARES: The corporation shall be authorized to issue 1,000 common shares having a par value of One Dollar (\$1.00) each.

ARTICLE VI


(A) **INCORPORATOR:** The name and address of the incorporator is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Ivan K. Kunde	2865 Jefferson Street Marianna, Florida 32448

(B) **DIRECTORS:** The initial board of directors shall consist of two (2) directors, and such number thereafter as may be fixed by the bylaws. The names and addresses of the persons who are to serve as directors until the first annual meeting of the shareholders, or until their successors are elected and qualified, are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Ivan K. Kunde	2865 Jefferson Street Marianna, Florida 32448
Susan H. Kunde	2865 Jefferson Street Marianna, Florida 32448

IN WITNESS WHEREOF, I, the undersigned, have hereunto set my hand and seal and executed these Articles of Incorporation this the 18 day of July, 1995.



Ivan K. Kunde,
Incorporator

Prepared By:

R. Eugene Clenney, Jr., Esq.
JOHNSTON, HINESLEY, FLOWERS & CLENNEY, P.C.
Attorneys At Law
291 North Oates Street (36303)
Post Office Box 2246
Dothan, Alabama 36302
(334) 793-1115

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

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of Florida, submits the following statement designating the registered office and registered agent in Florida.

1. The name of the corporation is **KUNDE, INC.**
2. The address of the registered office is 2865 Jefferson Street, Marianna, Florida 32448.
3. The name of the registered agent at the registered office is **IVAN K. KUNDE.**

Dated July 18, 1995.

KUNDE, INC.

By: Ivan K. Kunde
Ivan K. Kunde,
Its President

Having been named as registered agent and to accept service of process for the above-named 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.

Dated July 18, 1995.

Ivan K. Kunde
Ivan K. Kunde

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95 JUL 19 PM 1:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

PATRICIA CRISP
Requestor's Name

2770 Box 1111
Address

MARIANNA FL 32447 (904) 482 5276
City/State/Zip Phone #

P95000056200

Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

- 1. KUNDE, INC. CF 35
(Corporation Name) (Document #)
- 2. _____ CERT. 52.50
(Corporation Name) (Document #)
- 3. _____
(Corporation Name) (Document #)
- 4. _____
(Corporation Name) (Document #)

- Walk in
- Mail out
- Pick up time _____
- Will wait
- Certified Copy
- Certificate of Status
- Photocopy

FILED
95 JAN 11 PM 3:38
TALLAHASSEE FLORIDA
SECRETARY OF STATE

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

100001688841
-01/12/96--01101--013
*****87.50 *****87.50

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

WAM
Change
R
1/11/96

Examiner's Initials



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0150

January 8, 1996

Ms. Patricia M. Crisp
Secretary-Treasurer
Florida Land Title & Trust Company
Post Office Box 1528
Marianna, FL 32447

Re: "Florida Land Title & Trust Company"

Dear Ms. Crisp:

On December 6, 1995, the Division of Banking received your request for clearance to use the above-mentioned corporate name. This request was noticed in the Florida Administrative Weekly on December 15, 1995, for 21 days until January 5, 1996, for public comment.

Section 655.922(2)(a), Florida Statutes, states in pertinent part as follows:

(2)(a) No person other than a bank shall, in this state:

1. Transact business under any name or title which contains the word "bank," "banking," or "trust company," or words of similar import, in any context or in any manner; or
2. Use any name, word, sign, symbol, or device in any context or in any manner; or
3. Circulate or use any letterhead, billhead, circular paper or writing of any kind, or otherwise advertise or represent in any manner, which indicates or reasonably implies that the business being conducted or advertised is the kind or character of business transacted or conducted by a bank or trust company or which is likely to lead any person to believe that such business is that of a bank or trust company.

January 8, 1996
Page Two

It is the opinion of this Department that your corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department is able to grant your request for approval of the corporate name, "Florida Land Title & Trust Company".

Sincerely,



Wm. Douglas Johnson
Assistant Director
Division of Banking
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

cc: Ms. Karon Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

RECORDED
95 JUN 11 PM 3:39
STATE
TALLAHASSEE, FLORIDA

KUNDE, INC.

(present name)

Pursuant to the provisions of section 607.1006, Florida Statutes, this corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: *(Indicate article number(s) being amended, added or deleted)*

BE IT RESOLVED THAT:

The above named corporation (KUNDE, INC.) does hereby amend and adopt the name: FLORIDA LAND TITLE AND TRUST COMPANY, INC..

This represents an amendment to ARTICLE I of ARTICLES OF INCORPORATION of KUNDE, INC., a copy of which is attached.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD: The date of each amendment's adoption: January 10, 1996.

FOURTH: Adoption of Amendment(s) (check one)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups.

The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____."
(voting group)

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 10th day of January, 19 96.

Signature

Ivan K. Kunde

(By the Chairman or Vice Chairman of the Board of Directors,
President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

Ivan K. Kunde

Typed or printed name

President / Director

Title

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OF
KUNDE, INC.

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