

Harvey Kopelowitz, P.A.
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Harvey Kopelowitz
Of Counsel
Brian Kopelowitz • Stacey A. Giamardi

P000000042877

April 26, 2000

Via FEDEX

Florida Secretary of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

Re: Klear Title Insurance of South Florida, Inc.

Dear Sir/Madam:

Enclosed please find the original and one copy of the Articles of Incorporation of the above corporation, together with our check made payable to the Secretary of State in the amount of \$78.75.

Kindly arrange to file the original Articles and return a certified copy to us.

Should you require any additional information, please feel free to contact me.

Very truly yours,

Harvey Kopelowitz

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Enclosures

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FILED
00 APR 27 AM 11:06
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

F. CHESNUT

APR 28 2000

ARTICLES OF INCORPORATION
OF
KLEAR TITLE INSURANCE OF SOUTH FLORIDA, INC.

FILED
00 APR 27 AM 11:06
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, a natural person competent to contract, does hereby make, subscribe and file these Articles of Incorporation for the purpose of organizing a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I
CORPORATE NAME

The name of this Corporation shall be:

KLEAR TITLE INSURANCE OF SOUTH FLORIDA, INC.

The address of the principal place of this corporation shall be 7251 W. Palmetto Park Road, Suite 301, Boca Raton, Florida 33433 and the mailing address of the corporation shall be the same.

ARTICLE II
NATURE OF CORPORATE BUSINESS AND POWERS

The general nature of the business to be transacted by this Corporation shall be to engage in any and all lawful business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III
CAPITAL STOCK

The maximum number of shares of stock that this Corporation shall be authorized to issue and have outstanding at any one time shall be 1000 shares of common stock.

ARTICLE IV

TERM OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE V

REGISTERED AGENT

The Registered Agent and the street address of the initial Registered Office of this Corporation in the State of Florida shall be:

HARVEY KOPELOWITZ
7251 W. Palmetto Park Road, Suite 301
Boca Raton, Florida 33433

ARTICLE VI

BOARD OF DIRECTORS

This Corporation shall have one Director initially.

ARTICLE VII

INITIAL DIRECTOR

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

HARVEY KOPELOWITZ
7251 W. Palmetto Park Road
Suite 301
Boca Raton, Florida 33433

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

ARTICLE VIII
INCORPORATOR

The name of the person signing these Articles of Incorporation as the Incorporator is Harvey Kopelowitz, whose street address is 7251 W. Palmetto Park Road, Suite 301, Boca Raton, Florida 33433.

ARTICLE IX
INDEMNIFICATION

This Corporation shall indemnify to the fullest extent permitted by Section 607.0850 of the Florida Business Corporation Act, as may be amended from time to time, any director or officer of the Corporation who is a party or who is threatened to be made a party to any proceeding which is a threatened, pending or completed action or suit brought against said officer or director in said official capacity. This Corporation shall not indemnify any director or officer in any action or suit, threatened, pending or completed, brought by him against the Corporation, in the event the officer or director is not the prevailing party. Indemnification of any other persons, such as employees or agents of the Corporation, or serving at the request of the Corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust, or other enterprise, shall be determined in the sole and absolute discretion of the Board of Directors of the Corporation.

Pursuant to Section 607.0850(9)(a) of the Florida Business Corporation Act, no court order indemnification shall, under any circumstances, be permitted.

ARTICLE X
AFFILIATED TRANSACTIONS

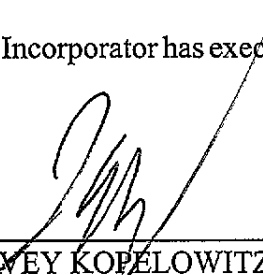
This Corporation expressly elects not to be governed by Section 607.0901 of the Florida Business Corporation Act, as amended from time to time, relating to affiliated transactions.

ARTICLE XI

CONTROL SHARE ACQUISITIONS

This Corporation expressly elects not to be governed by Section 607.0902 of the Florida Business Corporation Act, as amended from time to time, relating to control share acquisitions.

IN WITNESS WHEREOF, the undersigned Incorporator has executed the foregoing Articles of Incorporation on April 26, 2000.



HARVEY KOPELOWITZ, Incorporator

STATE OF FLORIDA

COUNTY OF PALM BEACH

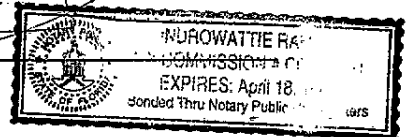
The foregoing instrument was acknowledged before me on April 26, 2000, by HARVEY KOPELOWITZ, as Incorporator. He is personally known to me.



Notary Public

(SEAL)

My Commission Expires:



**CERTIFICATE DESIGNATING REGISTERED AGENT
AND OFFICE FOR SERVICE OF PROCESS**

KLEAR TITLE INSURANCE OF SOUTH FLORIDA, INC., a Corporation existing under the laws of the State of Florida with its principal office and mailing address at 7251 W. Palmetto Park Road, Suite 301, Boca Raton, Florida 33433, has named HARVEY KOPELOWITZ, whose address is HARVEY KOPELOWITZ, P.A., 7251 W. Palmetto Park Road, Suite 301, Boca Raton, Florida 33433, as its agent to accept service of process within the State of Florida.

ACCEPTANCE:

Having been named 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 comply with all applicable provisions of law.



HARVEY KOPELOWITZ

00 APR 27 AM 11:06
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED