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Mayuli L. Betancourt
8733-N.W. 189 Terrace
Hialeah, Florida 33018
(305) 816-9960

June 7, 2000

Via Certified Mail
(Return Receipt Requested)

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, Florida 32399

RE: Articles of Incorporation for a profit corporation
Corporation Name: Miami Lakes Title Agency, Inc.

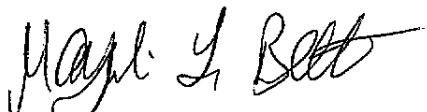
Dear Sir or Madam:

100003287671--5
-06/13/00--01089--001
*****78.75 *****78.75

Enclosed please find my check in the sum of \$78.75 made payable to Florida Department of State, for the purpose of establishing this Florida corporation. I have included an original copy of the articles, as well as a copy for your records.

Please advise as soon as possible if there are any conflicts with the name that I have chosen. Otherwise, please return a certified copy of the Articles of Incorporation in the enclosed, self-addressed and stamped envelope.

Sincerely,



Mayuli L. Betancourt

FILED
00 JUN 13 PM 6:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**Articles of Incorporation
for Miami Lakes Title Agency, Inc.**
(In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit))

FILED
00 JUN 13 PM 6:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I: NAME

The name of the corporation shall be: Miami Lakes Title Agency, Inc.

ARTICLE II: PRINCIPAL OFFICE

The principal place of business/mailling address is:

8733 N.W. 189 Terrace
Hialeah, Florida 33018

ARTICLE III: PURPOSE

The purpose for which the corporation is organized is:

Title insurance agency for residential and/or commercial real estate closings.

ARTICLE IV: SHARES

100 shares

ARTICLE V: INITIAL OFFICERS/DIRECTORS

Mayuli L. Betancourt – President/Secretary/Treasurer

ARTICLE VI: REGISTERED AGENT

Mayuli L. Betancourt
8733 N.W. 189 Terrace
Hialeah, Florida 33018

ARTICLE VII: INCORPORATOR

Mayuli L. Betancourt
8733 N.W. 189 Terrace
Hialeah, Florida 33018

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Mayuli L. Betancourt
Signature/Registered Agent

Date: 6-7-00

Mayuli L. Betancourt
Signature/Incorporator

Date: 6-7-00