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GEORGE W. PALMER
CERTIFIED PUBLIC ACCOUNTANT
6508 BEACH BOULEVARD
JACKSONVILLE, FLORIDA 32216

TELEPHONE (904) 721-1115

October 19, 2000

EFFECTIVE DATE

11-1-00

FILED

00 OCT 30 AM 11:02

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Corporate Records Bureau
Division of Corporations
P. O. Box 6327
Tallahassee, Florida 32314

500003445045-7
-10/30/00-01150-014
*****78.75 *****78.75

Gentlemen:

Please find enclosed check in the amount of Seventy-Eight Dollars and Seventy-Five Cents (\$78.75) to cover filing fees, including Charter Tax, Corporation Filing Fees and Certified Copy of Corporate Charter for Titles by Tammy, Inc. Corporate filing papers are also attached.

All information or questions should be addressed to:

George W. Palmer, C.P.A. (904) 721-1115
6508 Beach Blvd.
Jacksonville, FL 32216

Yours truly,

George W. Palmer, C.P.A.

George W. Palmer
Certified Public Accountant

GWP:bp

Enclosures

D. BROWN NOV - 1 2000

ARTICLES OF INCORPORATION
OF

TITLES BY TAMMY, INC.

EFFECTIVE DATE
11-1-00

FILED
00 OCT 30 AM 11:02
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber, a natural person competent to contract, and where duly licensed to render the services mentioned in Article II - Purpose, hereby organize and incorporate a business for profit under the laws of the State of Florida.

ARTICLE I - Name

The name of the corporation shall be: TITLES BY TAMMY, INC.

ARTICLE II - Address

The principal office of the corporation shall be located at 1788 Plantation Oaks Drive, Jacksonville, Florida 32223; the mailing address is the same address. The Board of Directors may, from time to time, move the principal office to any other address in the State of Florida, or establish such branch offices as may be deemed desirable.

ARTICLE III - Purpose

The corporation is formed to engage in and conduct the business of any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes.

ARTICLE IV - Directors

The corporation shall have not less than one (1) nor more than six (6) directors. The number of directors shall be determined by the stockholders at their annual meeting. The following is the name and address of the first Board of Directors, who shall hold office until the successors are elected and qualified:

NAME

Tammy L Johnson-Widner

ADDRESS

1788 Plantation Oaks Drive
Jacksonville, FL 32223

ARTICLE V - Term of Existence

This corporation shall have perpetual existence unless sooner dissolved according to law. Provided other requirements of the law are satisfied, corporate existence shall begin November 1, 2000.

ARTICLE VI - Registered Agent

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED. In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act: First - TITLES BY TAMMY, INC. desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation at Jacksonville, County of Duval, State of Florida, has named Tammy L. Johnson-Widner as registered agent to accept service of process within this State, with a registered office at 1788 Plantation Oaks Drive, Jacksonville, State of Florida.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation at place designated in this certificate. I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By

Tammy L. Johnson-Widner
Tammy L. Johnson-Widner
Registered Agent

FILED
00 OCT 30 AM 11:03
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VII - Incorporator

The name of the INCORPORATOR is:

Tammy L. Johnson-Widner
1788 Plantation Oaks Drive
Jacksonville, FL 32223

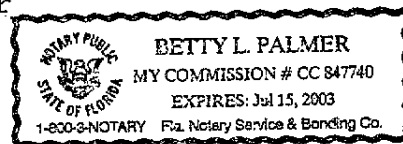
SIGNATURE OF INCORPORATOR:

Tammy L. Johnson Widner

STATE OF FLORIDA
COUNTY OF DUVAL

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 27th
DAY OF October, 2000 BY Tammy L. Johnson-Widner
of TITLES BY TAMMY, INC. ON BEHALF OF THE CORPORATION,
who is personally known by me.

Betty L. Palmer
NOTARY PUBLIC
Betty L. Palmer



ARTICLE VIII - Capital Stock

The maximum number os shares of stock that this corporation is authorized to have outstanding at any one time is one thousand (1,000) having a par value of one dollar (\$1.00). The corporation shall have the power to create and issue rights, warrants, or options entitling the holders thereof to purchase from the corporation any shares of its capital stock, upon such terms and conditions and at such times and places as the Board of Directors may provide, which terms and conditions shall be incorporated in an instrument or instruments evidencing such rights. In the absence of fraud, the judgment of the Directors as to the adequacy of consideration for the issuance of such rights or options and the sufficiency thereof shall be conclusive.

ARTICLE IX - Initial Capital

The corporation shall commence business with not less than \$500.00 of its capital stock fully paid in and issued.

ARTICLE X - Officers

The officers of this corporation shall include a President, Secretary and Treasurer. Other officers and agents may be appointed as the Board of Directors deem necessary. All officers and agents shall be chosen in such manner, hold their offices for such time and have such powers and duties as may be prescribed by the By-Laws or determined by the Board of Directors. The names and addresses of the officers chosen for the first year and until their successors are elected and qualified are as follows.

<u>OFFICE</u>	<u>NAME AND ADDRESS</u>
President)	Tammy L. Johnson-Widner
Secretary-Treasurer)	1788 Plantation Oaks Drive