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LAW OFFICES OF DAVID ALLEN BUCK

13127 SPRING HILL DRIVE SPRING HILL, FLORIDA 34609 (352) 686-7331 Fax: {352) 686-7455

February 7, 2001

Secretary of State Division of Corporations George Firestone Building 409 East Gains Street Tallahassee, FL 32314

Re: FLORIDA FINANCIAL TITLE CORPORATION

To Whom It May Concern:

Please find the enclosed Articles of Incorporation for the above referenced corporation, together with this firms check in the amount of Seventy and 00/100 dollars (\$70.00) which represents the required filing fee.

Please return a copy of the filed articles to my office at your earliest possible convenience.

If you should have any questions, please do not hesitate to contact me. Thank you for your attention to and assistance in this regard.

Sincerely,

David Allen Buck

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ARTICLES OF INCORPORATION TALLAHASSEE FLORIDA

OF

Florida Financial Title Corporation.

ARTICLE I - NAME

The name of this corporation is FLORIDA FINANCIAL TITLE CORPORATION.

ARTICLE II - DURATION

As provided in Florida Statutes, Chapter 607, this corporation shall exist in perpetuity.

<u>ARTICLE III - PURPOSE</u>

This corporation is organized for the purpose of transacting any or all business permitted under the laws of the United States and of this state.

ARTICLE IV - ADDRESS OF CORPORATION

The street address of the principal location of the Corporation is 7819 North Dale Mabry Hwy., Suite 206, Tampa, FL 33614.

ARTICLE V – CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of Common Stock at \$1.00 par value.

ARTICLE VI - PRE-EMPTIVE 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 he already holds,
shall have the right to purchase his pro rata share thereof (as nearly as may
be done without issuance of fractional shares) at the price at which it is
offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 7819 North Dale Mabry Hwy. Suite 206, Tampa, Florida 33614, and the name of the initial registered agent of this corporation at that address is JAMES P. SOLEY.

ARTICLE VIII - INITIAL BOARD OF DIRECTORS

This Corporation shall have three (3) directors initially. The number of directors may be either increased or decreased from time to time by the bylaws, but shall never be less than one (1). The name and address of the initial directors of this corporation are:

Thomas Wilkins 5856 Red Cedar Lane Tampa, FL 33625 James P. Soley 6445 Renwick Circle Tampa, FL 33647

David Buck 4099 Lily Drive Hernando, FL 34607

ARTICLE IX - INCORPORATORS

The names and addresses of the persons signing these articles are:

Thomas Wilkins 5856 Red Cedar Lane Tampa, FL 33625

James P. Soley 6445 Renwick Circle Tampa, FL 33647

David Buck 4099 Lily Dr. Hernando Beach, FL 34607

ARTICLE - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders

ARTICLE XI - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these articles of incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XII - INDEMNIFICATION

In addition to any rights and duties under applicable law, the Corporation shall indemnify and hold harmless all its directors, officers, employees and agents, and former directors, and obligations, including attorney's fees, incurred in connection with any actions taken or failed to be taken by said directors, officers, employees and agents in their capacity as such, except for willful misconduct or gross negligence.

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SECRETARY OF STATE TALLAHASSEE FLORIDA

IN WITNESS WHEREOF, the undersigned subscribers have

Executed these Articles of Incorporation, this 10th day of January 2001.

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

Before me, a notary public authorized to take acknowledgements in the state and county set forth above, personally appeared THOMAS WILKINS, JAMES P. SOLEY, and David Buck known to me and known by me to be the person who executed the foregoing Articles of Incorporation, without taking oath.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the state and county aforesaid, this / day of / / 2001.

ELIZABETH C. FAGAN
MY COMMISSION # CC 885619
EXPIRES: November 3, 2003
Bonded Thru Notary Public Underwriters

NOTARY PUBLIC

egistered Agent

My Commission Expires:

David Buck

Having been named registered agent to accept service of process for the abovestated corporation, at the place designated in the articles, I hereby accept to act in this capacity, and agree to comply with the provisions of the Florida Statues in all matters relative thereto.

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