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ACCOUNT NO. : 072100000032

REFERENCE : 122212 7268037

AUTHORIZATION :

Patricia Pizib

COST LIMIT : \$ 70.00

01 APR 20 AM 10:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

ORDER DATE : April 19, 2001

ORDER TIME : 5:12 PM

ORDER NO. : 122212-005

CUSTOMER NO: 7268037

000004034900--3

CUSTOMER: Mr. William Vazquez
Kaufman Englett & Lynd P.a.

733 West Colonial Drive
Suite 200
Orlando, FL 32804

DOMESTIC FILING

NAME: K.E.L. TITLE INSURANCE
COMPANY

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
____ CERTIFICATE OF LIMITED PARTNERSHIP
____ ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

____ CERTIFIED COPY
XX PLAIN STAMPED COPY
____ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder - EXT. 1118

EXAMINER'S INITIALS:

DIVISION OF CORPORATION

01 APR 20 AM 9:55

RECEIVED

R 4/28/01

**ARTICLES OF INCORPORATION
OF
K.E.L. TITLE INSURANCE COMPANY**

FILED
01 APR 20 AM 10:48
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME OF CORPORATION

The name of this corporation shall be K.E.L. TITLE INSURANCE COMPANY

ARTICLE II - DURATION

This corporation shall exist perpetually.

ARTICLE III - INITIAL PRINCIPAL OFFICE

The initial principal office of the Corporation shall be located at 733 West Colonial Drive, Suite 200, Orlando, FL 32804.

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business purposes.

ARTICLE V - CAPITAL STOCK

A. The maximum number of shares of capital stock that this corporation is authorized to issue and have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share, which may be fractional shares.

B. All or any portion of the capital stock may be issued in payment for real or personal property, services, or any other right or thing having a value, in the judgment of the Board of Directors, at least equivalent to the full value of the stock so to be issued as hereinabove set forth, and when so issued shall become and be fully paid and non-assessable, the same as though paid for in cash; and the directors shall be the sole judges of the value of any property, right or thing acquired in exchange for capital stock, and their judgment of such value shall be conclusive.

C. Notwithstanding the foregoing, the corporation shall have the right to increase its capital stock either with or without par value, and to provide in the event of such increase the designations, preferences, voting powers or restrictions, or qualification of voting powers, of such additional stock, in an amendment to its Certificate of Incorporation.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation shall be 733 West Colonial Drive, Suite 200, Orlando, FL 32804.

The name of the initial registered agent of this corporation at that address shall be H. William Vazquez.

ARTICLE VII - INITIAL DIRECTORS AND OFFICERS

The names and street address of the initial members of the Board of Directors and Officers, each to hold office for the first year in existence of this corporation or until their successors are elected or appointed and have qualified are:

<u>Name</u>	<u>Street Address</u>	<u>Office</u>
Jeffrey S. Kaufman	8783 Charles E. Limpus Road Orlando, FL 32836	President, Secretary
H. William Vazquez	2203 Lake Debra Drive, Apt. 116 Orlando, FL 32835	Vice President, Treasurer
Matthew S. Englett	1104 W. Yale St. Orlando, FL 32804	Vice President
Craig R. Lynd	1770 Grange Circle Longwood, FL 32750	Vice President

ARTICLE VIII - INCORPORATOR

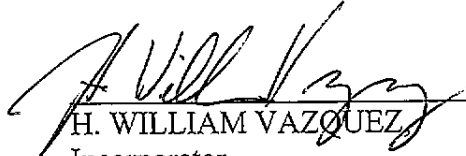
The following is the name and street address of the Incorporator to these Articles of Incorporation:

H. William Vazquez
2203 Lake Debra Drive
Apartment #116
Orlando, FL 32835

ARTICLE IX - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law.

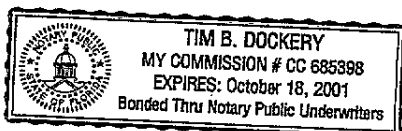
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 16th day of April, 2001.

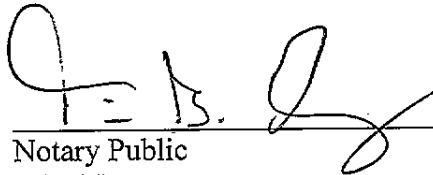

H. WILLIAM VAZQUEZ
Incorporator

STATE OF FLORIDA
COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized to take acknowledgements in the State and County aforesaid, personally appeared H. WILLIAM VAZQUEZ, to me known to be the person described as the incorporator in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State last aforesaid this 16th day of April, 2001.




Notary Public
Print Name:
My Commission Expires:
Commission No.:

**CERTIFICATE DESIGNATING PLACE OF REGISTERED OFFICE
FOR SERVICE OF PROCESS WITHIN THIS STATE,
NAMING REGISTERED AGENT UPON WHICH
PROCESS MAY BE SERVED**

FILED

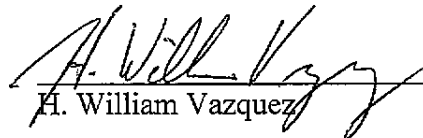
01 APR 20 AM 10:48
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

PURSUANT to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

THAT, K.E.L. TITLE INSURANCE COMPANY, desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation in the City of Orlando, County of Orange, State of Florida, has named as its Registered Agent, H. William Vazquez, of 733 West Colonial Drive, Suite 200, Orlando, Orange County, Florida, to accept service of process within this State.

ACKNOWLEDGEMENT

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


H. William Vazquez