

Law Offices
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July 27, 2001

Secretary of State
State of Florida
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32374

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-07/27/01--01038--003
*****78.75 *****78.75

RE: PREFERRED TITLE INSURANCE COMPANY

Dear Secretary of State:

Enclosed herewith for filing is an original and one copy of the
ARTICLES OF INCORPORATION for PREFERRED TITLE INSURANCE COMPANY.

Also enclosed is a check in the sum of \$78.75 which represents
the following fees:

Filing Fee	\$ 35.00
Certified Copy	8.75
Registered Agent Designation	<u>35.00</u>
Total	\$ <u>78.75</u>

Please return a certified copy of the ARTICLES OF INCORPORATION
to the undersigned.

With Very Best Regards,


Frank P. Mehok, Jr.

FPMjr/vgb

Enclosures

FILED
01 JUL 27 AM 9:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED JUL 31 2001

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01 JUL 27 AM 9:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF

PREFERRED TITLE INSURANCE COMPANY

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associates himself to form a corporation under the laws of the State of Florida.

ARTICLE I - NAME OF CORPORATION

The name of this corporation is PREFERRED TITLE INSURANCE COMPANY.

ARTICLE II - NATURE OF BUSINESS

This corporation may engage in any activity permitted under the laws of the United States or of the State of Florida.

ARTICLE III - ADDRESS OF PRINCIPAL PLACE OF BUSINESS

The initial post office address of the principal place of business of this corporation in the State of Florida is: 416 W. Lantana Road, Lantana, FL 33462.

ARTICLE IV - CAPITAL STOCK

This corporation shall have two (2) classes of stock as follows:

A. Common Stock. The maximum number of shares of common stock this corporation is authorized to have outstanding at any one time is One Thousand (1,000) shares of common stock having a nominal or par share of One Dollar (\$1.00) per share.

B. Preferred Stock. The maximum number of shares of preferred stock this corporation is authorized to have outstanding at any one time is Three Hundred Fifty (350) shares of preferred stock having a no par value. The preferred stock shall be restricted and will have no voting rights and will not be entitled to share in any distribution of assets in the event of dissolution. The preferred stock will have limited participation in distribution of the net profits of the corporation as determined by a majority vote of the board of directors.

ARTICLE V - INITIAL CAPITAL

The amount of capital with which this corporation shall begin business shall be not less than Five Hundred (\$500.00) Dollars.

ARTICLE VI- TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VII - DESIGNATION OF REGISTERED AGENT AND OFFICE

The Registered Agent shall be: FREDERIC P. Mc DOWELL, 416 W. Lantana Road, Lantana, FL 33462.

ARTICLE VIII - SUBSCRIBER

The names and addresses of the subscribers of these Articles of Incorporation, the number of shares of stock each agrees to take and the value of the consideration therefore is:

<u>Name</u>	<u>Address</u>	<u>Shares Not Less Than</u>	<u>Consideration</u>
<u>Name of Subscriber</u>	<u>Address</u>		
Frederic P. Mc Dowell	416 W. Lantana Rd. Lantana, FL 33462	500	\$500.00

ARTICLE IX - DIRECTORS

This corporation shall have not less than one nor more than five (5) directors. The number of directors may be increased from time to time by by-laws adopted by the stockholders.

ARTICLE X - INITIAL DIRECTORS

The persons named below shall be the first directors of the corporation and shall serve as such until their respective successors are duly elected and qualified:

<u>Name</u>	<u>Address</u>
Frederic P. Mc Dowell	416 W. Lantana Rd. Lantana, FL 33462

ARTICLE XI - STOCK PLAN

The subscribers to this agreement do hereby agree that they shall cause the corporation to adopt prior to payment for or issuance of any shares of stock of the corporation a Section 1244 Stock Plan covering those shares to be issued pursuant to this agreement.

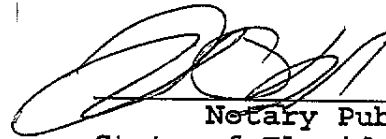

Frederic P. Mc Dowell

STATE OF FLORIDA)
 :SS
COUNTY OF PALM BEACH)

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared FREDERIC P. Mc DOWELL, to me known to be the person described as subscriber in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 25th day of July, 2001.

My Commission Expires:



Notary Public
State of Florida at Large



Frank P. Mehok, Jr.
Commission # CC 924760
Expires April 3, 2004
Bonded Thru
Atlantic Bonding Co., Inc.

CERTIFICATE DESIGNATING (OR CHANGING) PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED.

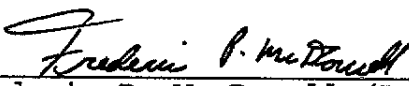
* * * * *

In pursuance of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act:

First -- That PREFERRED TITLE INSURANCE COMPANY
desiring to organize under the laws of the State of Florida with
its registered office, as indicated in the Articles of
Incorporation at City of Lantana Beach, County of Palm Beach,
State of Florida, has named Frederic P. Mc Dowell, located at 416
W, Lantana Road, Lantana, Florida 33462 City of Lantana, County
of Palm Beach, State of Florida, as its agent to accept service
of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process, for the
above stated corporation, at the place designated in the
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.


Frederic P. Mc Dowell (Resident Agent)

FILED
01 JUL 27 AM 9:10
SECRETARY OF STATE
TALLAHASSEE
FLORIDA