

VOCE INTERNATIONAL GROUP of COs. LTD.

Mailing Address:
P.O. Box 8002
Ft. Lauderdale, FL 33310

Telephone:
(954)-566-2707/8
(954)-958-9900 Fax

August 1, 2001

To: Whom It May Concern:

Department of State
Division of Corporations
409 E. Gains Street,
Tallahassee, FL 32399

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-08/02/01--01079--007
*****87.50 *****87.50

Re: CALVARY TITLE & ABSTRACT, INC.

Dear Sir or Madam:

Herewith enclosed are the Articles of Incorporation for a new corporation that we are applying for and seeking your approval to pursue business here in the State of Florida abiding by all the rules and regulations of the state. We are also sending you the filing fee + the fee for a certified copy of the articles of Incorporation, in the amount of \$87.50.

We, therefore, request you to accept our application and send us a certified copy as soon as it is ready in the following P.O. Box address:

C/O Voce International Group of COs. Ltd
PO Box 8002
Fort Lauderdale, FL 33310

If you have any question, feel free to call us at our office number at (954)-566-2707

Sincerely,

Dr. Allan G.S Voce
For

Voce International Group of COs. Ltd.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

F. GIESSEN AUG 7 2001

Executive Offices 1925 NE 45th ST. Suite-234, Ft. Lauderdale, FL 33308
GOD DIRECTS OUR BUSINESS

ARTICLES OF INCORPORATION

ARTICLE I – NAME

The name of this corporation is CALVARY TITLE & ABSTRACT, INC.

ARTICLE II – PRINCIPAL OFFICE

The mailing address of this corporation shall be:

1925 N.E. 45th Street, Suite 234
Ft. Lauderdale, FL 33308

ARTICLE III – PURPOSE

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

ARTICLE IV – CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of \$1.00 par value common stock which shall be designated as "Common Shares".

ARTICLE V – INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1925 N.E. 45th Street, Suite 234, Ft. Lauderdale, FL 33308 and the name of the initial registered agent for this corporation at that address is Voce International Group of Companies, Ltd., a Florida corporation.

ARTICLE VI – INITIAL BOARD OF DIRECTORS

The Corporation shall initially have three (2) directors to hold office until the first annual meeting of stockholders and his successor shall have been duly elected and qualified, or until his earlier resignation, removal from office or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-Laws of the corporation. The name and address of the initial directors are:

Darryl Davidson
1925 N.E. 45th Street, Suite 234
Ft. Lauderdale, FL 33308

Director & President

Alan G.S. Voce
1925 N.E. 45th Street, Suite 234
Ft. Lauderdale, FL 33308

Director/CEO

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TALLAHASSEE, FLORIDA

Pearl T. Voce
1925 N.E. 45th Street, Suite 234
Ft. Lauderdale, FL 33308

Secretary/Treasurer

William Tushinski
1925 N.E. 45th Street, Suite 234
Ft. Lauderdale, FL 33308

Director

Paul S. Mattox
1925 N.E. 45th Street, Suite 234
Ft. Lauderdale, FL 33308

Director

ARTICLE VIII- PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation 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 offer to others.

ARTICLE IX- INDEMNIFICATION

The corporation shall indemnify any Officer or Director, or any former Office or Director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

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

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation on the date of signing.

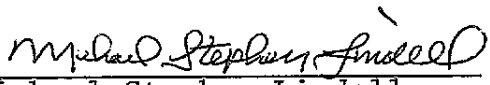
July 30, 2001

Voce International Group of Companies, Ltd.
By Allan G.S. Voce, CEO

Allan G.S. Voce

Signed before me this August 1, 2001 in the State of Florida,
Broward County.

 Michael Stephen Lindell
Commission # CC 737166
Expires June 6, 2002
BONDED THRU
ATLANTIC BONDING CO., INC.


Michael Stephen Lindell
Notary Public

Certificate designating place of business or domicile for the service of process within Florida, naming agent upon whom process may be served.

In compliance with Section 607.0501, Florida Statutes, the following is submitted:

First that Calvary Title & Abstract, Inc., desiring to organize or qualify under the laws of the State of Florida has named Voce International Group of Companies, Ltd., a Florida Corporation, located at 1925 N.E. 45th Street, Suite 234, Ft. Lauderdale, FL 33308 as its agent to accept service of process within Florida.

July 30, 2001

Voce International Group of Companies, Ltd.
By Allan G.S. Voce, CEO

Allan G.S. Voce

Having been named to accept service of process for the above stated Corporation, at the place designated in this certificate, I hereby agree to act in this capacity. I further agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

July 30, 2001

Voce International Group of Companies, Ltd.
By Allan G.S. Voce, CEO

Allan Voce

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