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Stone & Pestcoe, P.A.

Attorneys At Law
2240 Southwest 70th Avenue • Suite D
Fort Lauderdale, Florida 33317
Telephone: (954) 617-0300
Facsimile: (954) 617-0304

DAVID STONE
SCOTT L. PESTCOE

e-mail: spestcoe@sp-law.net

Museum Tower, 20th Floor
150 West Flagler Street
Miami, Florida 33130
Telephone (305) 374-0011

Reply to: Fort Lauderdale

August 1, 2001

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

Re: Stone & Pestcoe, P.A.

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-08/06/01--01102--008
*****78.75 *****78.75

Dear Sir/Madam:

Please find enclosed an executed original Articles of Incorporation and Certificate Designating Place of Business or Service of Process within the State, naming agent upon whom process may be served.

Also enclosed, is a check in the amount of \$78.75 which represents the following:

\$35 Filing fee
\$35 Registered Agent filing fee
\$8.75 for Certified Copy

Should you have any questions, please contact our office.

Respectfully submitted,



Angie Duen
Legal Secretary to
Scott L. Pestcoe, Esq.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

/ad
Encls.

4K
8/10/01

ARTICLES OF INCORPORATION
OF
FLORIDA EQUITY TITLE, INC.

FILED

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I
NAME

The name of the Corporation shall be FLORIDA EQUITY TITLE, INC.

ARTICLE II
PURPOSES

This Corporation is organized for the lawful purpose of preparing and issuing title insurance policies as an authorized agent of one or more title insurance companies, as well as any lawful purpose or purposes for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE III
STOCK

This Corporation is authorized to issue 1000 shares of Common Stock having a par value of \$1.00 per share.

ARTICLE IV
INITIAL REGISTERED OFFICE AND INITIAL REGISTERED AGENT

The street address of the corporation's initial Registered Office is 2240 Southwest 70th Avenue, Suite D, Davie, Florida 33317 and the name of the corporation's initial Registered Agent at that address is SCOTT L. PESTCOE. The mailing address is the same.

ARTICLE V
INCORPORATOR

The name and address of the Incorporator signing these Articles is:

SCOTT L. PESTCOE
c/o Stone & Pestcoe, P.A.
2240 Southwest 70th Avenue, Suite D
Davie, Florida 33317

ARTICLE VI
INITIAL BOARD OF DIRECTORS AND OFFICERS

This corporation shall have one (1) directors initially. The number of directors may be increased or diminished from time-to-time by the By Laws, but shall never be less than one (1). The names and addresses of the initial directors are:

SCOTT L. PESTCOE
2944 OAKBROOK DRIVE
WESTON, FLORIDA 33332

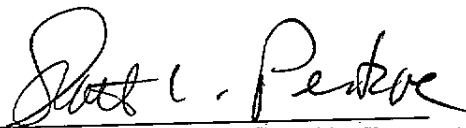
ARTICLE VII
INDEMNIFICATION

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

ARTICLE VIII
AMENDMENT

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

IN WITNESS WHEREOF, the undersigned Subscriber has executed these Articles of Incorporation this 1st day of August, 2001.


SCOTT L. PESTCOE

STATE OF FLORIDA
COUNTY OF BROWARD

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 SCOTT L. PESTCOE, well known to be the person described in and who executed the foregoing Articles of Incorporation, and

he 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 1st day of August, 2001.



Notary Public, State of Florida

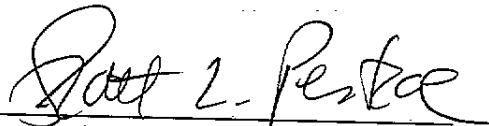
My commission expires:



ANGIE DUEN
COMMISSION # CC 684523
EXPIRES SEP 30, 2001
BONDED THRU
ATLANTIC BONDING CO., INC.

ACKNOWLEDGEMENT AND ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent for the above Corporation at the place designated in the Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of the Florida Corporations Code pertaining to the duties and responsibilities of a Registered Agent.



SCOTT L. PESTCOE

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SECRETARY OF STATE
TALLAHASSEE FLORIDA