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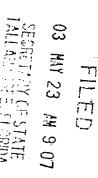
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James B. Kelly, III, Esq. Post Office Box 42-1985 Kissimmee, Florida 34741

May 21, 2003

Florida Department of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

Re: New Corporate Filings: Express Mortgage Solutions, Inc. and Attorney's Title and Abstract Company

Dear Madam or Sir Document Specialist:

Please find enclosed two duplicate copies of the Articles of Incorporation for both Express Mortgage Solutions, Inc. and Attorney's Title and Abstract Company, which include the designation of the registered agent and registered office for each corporation.

I am also requesting a certified copy of the Articles of Incorporation and a certificate of status. Enclosed is a check for \$175 or \$87.50 for each corporation. Please direct any correspondence concerning this submission to me at the above street address. I can also be reached at (407) 832-6842.

Thank you in advance for your assistance in this matter.

Ky III/XUL

mes B. Kelly, III, Esq.

JBK

Enclosures

Yours Truly

ARTICLES OF INCORPORATION FOR:

ATTORNEY'S TITLE AND ABSTRACT COMPANY.



COMES FORWARD, the undersigned subscribers to these Articles, being natural persons competent to contract under the laws of the State of Florida, do hereby establish themselves and hereby organize and incorporate a private for-profit corporation in compliance with Chapters 607, Florida Statutes.

ARTICLE I <u>NAME</u>

The name of this corporation shall be ATTORNEY'S TITLE AND ABSTRACT COMPANY.

ARTICLE II PRINCIPAL OFFICE AND MAILING ADDRESS

The principal place of business shall be 2589 North Orange Blossom Trail, Kissimmee, Florida 34744 and the business mailing address shall be Post Office Box 421985, Kissimmee, Florida 34741.

ARTICLE III <u>PURPOSES AND POWERS</u>

The general purpose for which this corporation exists is to engage in the business of creating lawful profit and to transact any lawful business for which corporations are allowed under the laws of the State of Florida. Specifically, this company shall also conduct business associated with and related to researching and examining titles and interests to real property, issuing opinions of title, issuing title insurance policies, performing mortgage, loan, and realty closings, performing escrow services, real property investing and acquisition, real property consulting, and other collateral and related business. And, further, to borrow or raise money for any purpose of the company, to earn or incur debts and interest, and to create, issue, draw, and accept and negotiate bonds, mortgages, and bills of exchange, promissory notes, or other obligations or negotiable instruments. Accordingly, this corporation shall have all powers granted to a corporation under the laws of the State of Florida.

ARTICLE IV TERM

This company shall have perpetual existence commencing on the receipt of these Articles by the Division of Corporations.

ARTICLE V LIMITATION OF LIABILITY

Each director, stockholder, and officer, in consideration for his services, shall, in the absence of fraud, be indemnified, whether then in office or not, for the reasonable cost and expenses incurred by his connection with the defense of, or for advise concerning any claim asserted or proceeding brought against him by reason of being or having been a director, stockholder, or officer of this corporation, or of any subsidiary of this corporation, whether or not wholly owned, to the maximum extent permitted by law. The foregoing right of indemnification shall be inclusive of any other rights to which any director, stockholder, or officer may be entitled as a matter of law.

ARTICLE VI SHARES

The aggregate number of shares, which this corporation shall have authority to issue, is 1000 shares of common voting stock valued at one cent (\$.01) par value per share.

ARTICLE VII INITIAL BOARD OF DIRECTORS

This corporation shall have two initial directors at the date and time of incorporation who shall serve as the Board of Directors of this corporation. The Board of Directors may be subsequently expanded or reduced to include additional directors, officers, and shareholders. The titles, names, and mailing addresses of the initial Board of Directors of this corporation shall be as follows:

Director: Juan A. Salazar, Post Office Box 421985, Kissimmee, Florida 34741

Director: James B. Kelly, III, Post Office Box 421985, Kissimmee, Florida 34741

ARTICLE VIII RIGHT TO SELF DEAL

No contract or other transaction between this corporation and other corporations, in the absence of fraud, shall be affected or invalidated by the fact that any one or more directors, officers, or stockholders of this corporation is or are interested in such contract or transaction, or are directors, officers, or stockholders of any other corporation, and any director, officer, or stockholder, individually or jointly, may be a party or parties to, or may be interested in such contract, act, or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of this corporation is hereby relieved from any liability that might otherwise exist from contracting with this corporation for the benefit of himself or any firm, association, organization, or corporation in which he may be in any way interested. Any director of this

corporation may vote upon any transaction with this corporation without regard to the fact that he is also a director of such subsidiary or corporation.

ARTICLE XI ADMISSION OF NEW MEMBERS

No additional directors, officers, shareholders shall be admitted to this corporation unless unanimous and written consent is given by both initial directors.

ARTICLE XII RESTRAINT OF ALIENATION OF SHARES

No stock or ownership interest in this corporation shall be sold or transferred to any other person unless that person is either a director of this company; or, such sell or transfer has the unanimous consent and agreement of each initial director of this company; or, such transfer is done in strict compliance with any applicable provisions of this company bylaws or any shareholders agreement between and among this company.

ARTICLE XIII REGISTERED AGENT

In compliance with Sections 48.091 and 607.0505, Florida Statutes, this corporation hereby names and designates Juan A. Salazar, whose street address is 11346 Campus Lane, Orlando, Florida 32824 as its registered agent.

ARTICLE XIV INCORPORATOR

The name of the incorporator for this corporation shall be James B. Kelly, III, whose mailing address is Post Office Box 421985, Kissimmee, Florida 34741.

ARTICLE XV AMENDMENT

The corporation reserves the right to amend, alter, change, or repeal any provision contained in these Articles, or in any amendment hereto, or to add any provision to these Articles or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon any director, officer, or shareholder in these Articles or any amendment hereto are granted subject to this reservation.

IN WITNESS WHEREOF, I hereunto set my hand and seal, acknowledge, and file the foregoing Articles under the laws of the State of Florida.

Dated this 704 day of May, 2003.

James B. Kelly, III, as Incorporator

ACKNOWLEDGEMENT OF REGISTERED AGENT

Having been named as registered agent for this corporation at the place designated in this certificate, I hereby agree to accept service of process for this corporation and agree to otherwise act in the capacity of registered agent; I am familiar with and accept the obligations of Section 607.0505, Florida Statutes, as shall apply to this corporation; and I further agree to comply with the provisions of Section 48.091, Florida Statutes and all other applicable laws and statutes as may apply to this corporation relating to the proper and complete performance of my duties as Registered Agent.

Dated this _7@_ day of May, 2003.

Juan A. Salazar, as Registered Agent

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LLAHASSEE, FLORIDA