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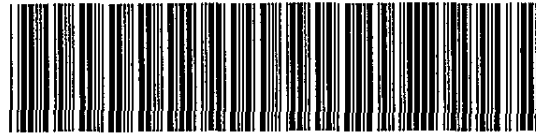
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Transmittal Letter

October 18, 2004

Department of State
Division of Corporations
Registration Section
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32394

SUBJECT: THE FRAZIER LAW FIRM, P.A.
A newly formed Florida professional association

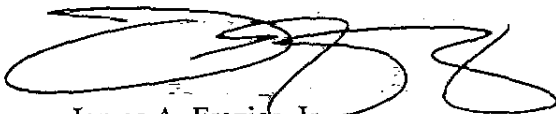
CHASE TITLE INSURANCE, INC.,
A newly formed Florida corporation

Please find enclosed an original and one copy of the Articles of Incorporation and Certificate of Designation of Registered Agent / Registered Office for THE FRAZIER LAW FIRM, P.A., a newly formed Florida professional association, CHASE TITLE INSURANCE, INC., a newly formed Florida corporation.

Please find enclosed a check for \$157.50 for the filing fees, plus one certified copy and certificate for each of the two new entities.

Please send the certificates and certified copies of the articles to James A. Frazier, Jr. at 588 Caledonia Place, Sanford, FL 32771.

Thank you,



James A. Frazier, Jr.
407-302-1828

588 Caledonia Place
Sanford, FL 32771

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION OF
THE FRAZIER LAW FIRM, P.A.
A FLORIDA PROFESSIONAL ASSOCIATION

The undersigned Incorporator, pursuant to Chapter 607, Florida Statutes, hereby adopts the following Articles of Incorporation for THE FRAZIER LAW FIRM, P.A., a Florida professional association.

ARTICLE I
NAME

The name of the professional association is: THE FRAZIER LAW FIRM, P.A.

ARTICLE II
ADDRESS

The principal office and mailing address of the professional association is 588 Caledonia Place, Sanford, FL 32771.

ARTICLE III
REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the professional association is 588 Caledonia Place, Sanford, FL 32771. and the professional association's initial registered agent at such address is James A. Frazier, Jr..

ARTICLE IV
INCORPORATOR

The name and street address of the incorporator of these Articles of Incorporation is James A. Frazier, Jr., 588 Caledonia Place, Sanford, FL 32771.

ARTICLE V
DURATION

The duration of the professional association shall be perpetual.

ARTICLE VI
PURPOSE

The professional association may engage in the practice of law and all activities related thereto and allowed under the laws of the State of Florida.

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ARTICLE VII CAPITAL STOCK

The aggregate number of shares that the professional association shall have authority to issue is 100 shares without par value common stock. The consideration for the issuance of the shares shall be paid to or received by the professional association in full before their issuance.

ARTICLE VIII DIRECTOR

The Professional association's board of directors shall consist of at least one director, with the exact number to be fixed from time to time in the manner provided in the professional association's bylaws. The initial director of the professional association is James A. Frazier, Jr. and his address is 588 Caledonia Place, Sanford, FL 32771.

ARTICLE IX AMENDMENT

Except as otherwise required by law or these Articles of Incorporation, the professional association reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, in the manner now or hereafter prescribed by statute, and all rights conferred on a stockholder herein are granted subject to this reservation.

ARTICLE X STOCKHOLDER MEETINGS

Meetings of stockholders may be held within or without the State of Florida, as the Bylaws may provide. The books of the professional association may be kept (subject to any provision contained in the statutes) outside the State of Florida at such place or places as may be designated from time to time by the Board of Directors or in the Bylaws of the professional association.

ARTICLE XI BYLAWS

Except as otherwise provided in these Articles of Incorporation, in furtherance and not in limitation of the power conferred by statute, the Board of Directors is expressly authorized to make, repeal, alter, amend and rescind any or all of the Bylaws of the professional association.

THE FRAZIER LAW FIRM, P.A.
ARTICLES OF INCORPORATION
Effective October 20, 2004
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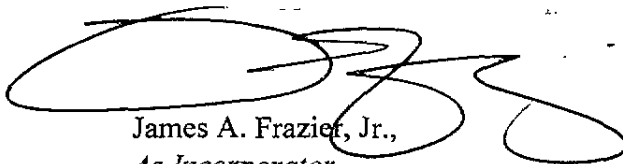
ARTICLE XII
INDEMNIFICATION

The professional association shall indemnify its officers, directors, employees and agents, and advance expenses to such persons, to the fullest extent permitted by Section 607.0850, Florida Statutes, as the same may be amended or replaced.

ARTICLE XIII
EFFECTIVE DATE

Pursuant to the provisions of Section 607.0203, Florida Statutes, the effective date of these Articles is October 20, 2004.

The undersigned incorporator has executed these Articles of Incorporation this 15th day of October, 2004.



James A. Frazier, Jr.,
As Incorporator

Certificate of Designation of
Registered Agent / Registered Office

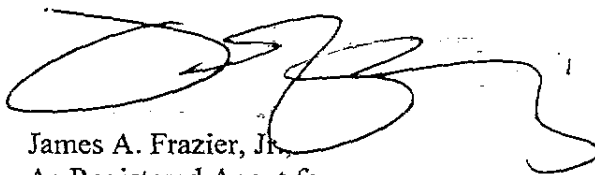
Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned professional association, organized under the laws of the State of Florida, submits the following statement in designating the professional association's registered agent and registered office in the State of Florida.

1. The name of the professional association is: THE FRAZIER LAW FIRM, P.A.
2. The name and address of the registered agent and registered office is:

James A. Frazier, Jr.
588 Caledonia Place
Sanford, FL 32771

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

Executed this 15th day of October, 2004.



James A. Frazier, Jr.
As Registered Agent for
THE FRAZIER LAW FIRM, P.A.
588 Caledonia Place
Sanford, FL 32771

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TALLAHASSEE, FLORIDA

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