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95 JUN -2 AM 11:57
TALLAHASSEE, FLORIDA

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TO: Division of Corporations
DATE: May 31, 1995
FROM: Sandra Kritch
RE: FIRST AMERICAN FINANCIAL SERVICES OF CLEARWATER, INC.

Enclosed is a check for the filing fees and registered agent designation for FIRST AMERICAN FINANCIAL SERVICES OF CLEARWATER, INC. with the original and 1 copy of their Articles of Incorporation. Please return one set of the completed articles to: Sandra Kritch
FAFS, Inc.
26340 US 19 N
Suite 101
Clearwater, Florida 34621
813 726-5529

D. BROWN JUN 12 1995

ARTICLES OF INCORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE ONE

The Corporate name is FIRST AMERICAN FINANCIAL SERVICES OF CLEARWATER, INC.

ARTICLE TWO

Duration

The duration of the Corporation is perpetual.

ARTICLE THREE

Purpose

The Corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporations Act.

ARTICLE FOUR

Captial Stock

The aggregate number of shares which the Corporation has authority to issue is (1000) all of which shall be common shares with a par value of One Dollar.

ARTICLE FIVE

Registered-Office

The street address of the initial registered office of the Corporation is 26340 US 19 N Clearwater, Florida 34621 and the name of the initial Registered Agent at such address is Joseph M. Kritch.

ARTICLE SIX

Directors

The business of the Corporation shall be managed by a Board of Directors consisting of a minimum of one director and a maximum of six directors.

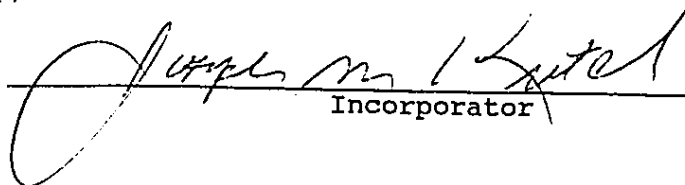
ARTICLE SEVEN

Incorporators

The name and address of the Incorporator is:

Joseph M. Kritch
26340 US 19 N
Clearwater, Florida 34621

IN WITNESS WHEREOF. I have Subscribed my name this 31st day of May, 1995.



Incorporator

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SANDRA E. KRITCH
NOTARY PUBLIC
TALLAHASSEE FLORIDA

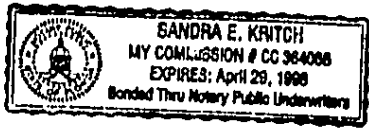
STATE OF FLORIDA

County of Pinellas

On this 31st day of May, 1995 before me personally appeared Joseph M. Kritch known to be the person whose name is subscribed to the within instrument, and acknowledged that he has executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Sandra E. Kritch
Notary Public



CERTIFICATE OF REGISTERED AGENT

Pursuant to 48.091 Florida Statutes, the following is submitted in compliance with said Act; that FIRST AMERICAN FINANCIAL SERVICES OF CLEARWATER, INC. desiring to organize under the laws of the State of Florida, with its principal place of business at 26340 US 19 N Clearwater, Florida 34621 named Joseph M. Kritch located at 26340 US 19 N Clearwater, Florida 34621 its agent to accept service of process within Florida.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated Corporation at the place designated in the Certificate, I hereby agree to act in this capacity and to comply with provisions of said statutes relative to the proper and complete performance of my duties.

DATED: This 31st day of May, 1995

Joseph M. Kritch
Registered Agent