

P96000002137

COMMUNITY FINANCE AGENCY, INC.
1035 N.E. 125TH STREET #214
NORTH MIAMI, FLORIDA 33161

FILED
96 JAN -2 PM 4:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

December 28, 1995

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

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-01/02/96--01122--010
****122.50 ****122.50

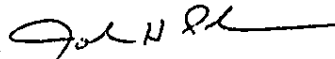
Gentlemen:

Enclosed are the following regarding the incorporation of
COMMUNITY FINANCE AGENCY, INC.

1. Articles of Incorporation
2. Check for \$122.50

Please notify me if there are any problems.

Very truly yours,



JOSEPH PARKER

ARTICLES OF INCORPORATION
OF
COMMUNITY FINANCE AGENCY, INC.

FILED
96 JAN -2 PM 4:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME.

The name of this corporation is
COMMUNITY FINANCE AGENCY, INC.

The principal place of business of this corporation shall be
1035 N.E. 125th Street, #214 North Miami, Florida 33161.

ARTICLE II. NATURE OF BUSINESS.

The Corporation may engage in any activity or business permitted under the laws of United States and of the State of Florida.

ARTICLE III. CAPITAL STOCK.

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is ONE HUNDRED (100)--shares of common stock having a One Dollar (\$1.00) par value.

Every original incorporating stockholder upon the sale for cash, property or services or new shares or shares authorized but unissued, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others, which price, in case of par value shares may be in excess of par.

The transfer of shares may be restricted as provided for in the By-Laws as adopted by stockholders or by other agreement between the parties thereto.

ARTICLE IV.

TIME OF EXISTENCE.

This Corporation is to exist perpetually and shall commence as of the date of filing of these Articles with the Secretary of State.

ARTICLE V.

INITIAL REGISTERED OFFICE
AND AGENT.

The Street Address of the Initial Registered office of this corporation is 1035 N.E. 125th Street, #214 North Miami, Florida 33161, and the name of the Initial Registered Agent of this corporation at that address is JOSEPH PARKER.

ARTICLE VI.

INITIAL BOARD OF DIRECTORS.

This corporation shall have (2) directors initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The names and addresses of the initial director of this corporation are:

JOSEPH PARKER
1035 N.E. 125th Street #214
North Miami, Florida 33161

PEDRO LUIS FERNANDEZ
1035 N.E. 125th Street #214
North Miami, Florida 33161

ARTICLE VII.

INCORPORATOR.

The name and address of the person signing these articles is:

JOSEPH PARKER
1035 N.E. 125th Street #214
North Miami, Florida 33161

ARTICLE VIII.

BYLAWS.

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLES IX.

AMENDMENTS.

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a stockholders' meeting, unless all the Directors and all the stockholders sign a written statement manifesting their intention that certain amendments of these Articles of Incorporation be made.


JOSEPH PARKER

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

COMMUNITY FINANCE AGENCY, INC.

In pursuant of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act:

First-That COMMUNITY FINANCE AGENCY, INC.

desiring to organize under the laws of the State of Florida
with its principal office, as indicated in the Articles of Incorporation at City of Miami, County of Dade, Florida and has named

JOSEPH PARKER

located at

1035 N.E. 125TH STREET #214

(Street address and number of building,
Post Office Box address not acceptable)

City of Miami, County of Dade and State of Florida its agent to
accept service of process within this state.

ACKNOWLEDGMENT: (Must be signed by designated agent)

Having been named to accept service of process for the
above stated corporation, at place designated in this
Certificate, I hereby accept to act in this capacity, and agree
to comply with the provision of said Act relative to keeping open
said office.

By: _____

(Registered Agent)
JOSEPH PARKER

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96 JAN -2 PM 4:31

FILED

P96000002137

PANTHER TITLE, INC.
1035 N.E. 125TH STREET
NORTH MIAMI, FLORIDA 33161

January 26, 1996

Secretary of State
P.O.Box 6327
Tallahassee, Fl. 32314

100001706581
-02/05/96--01091--007
*****35.00 *****35.00

Gentlemen:

Enclosed is the following regarding the amendment of
COMMUNITY FINANCE AGENCY, INC.

1. A check for \$ 35.00
2. Amended Articles of Incorporation

Please notify me if there are any problems.

Very truly yours,


JOSEPH PARKER

FILED
96 FEB -5 AM 11:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NC
DOB
2-7

AMENDMENT TO ARTICLES OF INCORPORATION
OF
COMMUNITY FINANCE AGENCY, INC.

96-028-5 AMU:11
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

WHEREAS, by duly executed consent of the Directors of COMMUNITY FINANCE AGENCY, INC., a Florida Corporation, dated the 2nd day of January, 1996, the Directors authorize an Amendment to the Articles of Incorporation changing the name of COMMUNITY FINANCE AGENCY, INC. to PANTHER TITLE, INC.

NOW, THEREFORE, this Amendment, effective as of JANUARY 2, 1996, is hereby made:

Existing Article I be and the same is hereby deleted in its entirety and the following Article I substituted in its place and stead:

ARTICLE I
NAME

The name of the Corporation shall be:

PANTHER TITLE, INC.

The principal place of business shall be 1035 N.E. 125th Street, North Miami, Florida 33161.

This amendment is being made by the incorporator before the issuance of shares.

WITNESSES:

Anna Matos

COMMUNITY FINANCE AGENCY, INC.

By: *Joe Parker*
JOSEPH PARKER/Director