

P 960000032023
GEIGER, KASIN, HELLER, KUPERSCHNEID, CHAMES & WEIL, P.A.
ATTORNEYS AT LAW

THOMAS J. PALMIERI

April 4, 1996

Florida Department of State
Corporate Records Bureau
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32301

Re: TOMA TITLE GROUP, INC.

Dear Sirs:

Enclosed are duplicate original counterparts of the Articles of Incorporation for TOMA TITLE GROUP, INC. and a check in the amount of \$122.50 in payment of the following:

\$35.00 - Filing Fee;
\$35.00 - Registered Agent Fee;
\$52.50 - Certified Copy of the Articles of
\$122.50 - Incorporation

Your prompt return of the certified copy of the Articles of Incorporation to my attention at the above address will be appreciated.

Sincerely,


Thomas J. Palmieri

Enclosure

MIAMI OFFICE
1425 BRICKELL AVENUE, 6TH FLOOR
MIAMI, FLORIDA 33131
DADE (305) 372-5000
FACSIMILE (305) 372-0052

BROWARD OFFICE
3109 STIRLING ROAD, SUITE 101
FT. LAUDERDALE, FLORIDA 33312
(954) 981-7400
FACSIMILE (954) 989-0058

M.L. SANDLER, P.A.
OF COUNSEL
PLEASE REPLY TO MIAMI

000001773910
-04/09/96--01093--007
****122.50 ****122.50

FILED
96 APR -8 AM 10:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96-214
4-12-96

ARTICLES OF INCORPORATION OF

TOMA TITLE GROUP, INC.

I, the undersigned natural person, competent to contract, acting as Incorporator of the corporation described herein (the "Corporation") under the General Corporation Law of the State of Florida, make, subscribe, acknowledge and file the following Articles of Incorporation for the Corporation.

ARTICLE I

NAME

The name of the Corporation is:

TOMA TITLE GROUP, INC.

ARTICLE II

GENERAL NATURE OF BUSINESS

The general nature of the business to be transacted is:

To engage in any activity or business permitted under the laws of the United States of America and of the State of Florida.

ARTICLE III

CAPITAL STOCK

The amount of authorized capital stock which this corporation shall have authority to issue is One Hundred (100) shares of common stock, having One Dollar (\$1.00) Par Value.

ARTICLE IV

INITIAL CAPITAL

The amount of capital with which the Corporation will begin business shall not be less than One Hundred Dollars (\$100.00).

ARTICLE V

CORPORATE EXISTENCE

The Corporation is to have perpetual existence.

FILED
96 APR -8 AM 10:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VI

PRINCIPAL OFFICE

The street address of the principal office of the Corporation in the State of Florida is 1428 Brickell Avenue, Sixth Floor, Miami, Florida 33131.

ARTICLE VII

NUMBER OF DIRECTORS

The number of directors of the Corporation shall be set from time to time by the By-laws, but shall be at least two (2). The initial Board of Directors shall consist of the following persons:

Thomas J. Palmieri
1428 Brickell Avenue
Sixth Floor
Miami, Florida 33131

Mabel C. Cardona
1428 Brickell Avenue
Sixth Floor
Miami, Florida 33131

ARTICLE VIII

SUBSCRIBER

The name and street address of the subscriber of these Articles of Incorporation is:

Thomas J. Palmieri
1428 Brickell Avenue
Sixth Floor
Miami, Florida 33131

ARTICLE IX

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is: 1428 Brickell Avenue, Sixth Floor, City of Miami, County of Dade, State of Florida, and the name of the initial registered agent of the Corporation at that address is: Thomas J. Palmieri.

ARTICLE X

INDEMNIFICATION

To the full extent permitted by law, the Corporation shall indemnify each person made or

