FIRET UNION FINANCIAL CENTER
BUILT 2100
200 BOUTH BIBCAYNE BOULEVARD
Mirmi, Flurids 33131

NOHALD FRELDSTONE, P.A. PAUL A. LESTEN, P.A. DAVID BHEAN, P.A.

LYNNE HAMPTON HOWELL

TELEPHONE (305) 002-1660 FACSIMILE (305) 002-1660

FIELDSTONE LESTER & SHEAR IS OF COUNSEL TO: HANZMAN CRIDEN KORGE & CHAYKIN, P.A.

September 11, 1996

Department of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

RE: Southenstern Title Services, Inc.

400001948044 -09/16/96--01053--010 ****122.50 ****122.50

Gentlemen:

Enclosed you will find original and one copy of the Articles of Incorporation of Southeastern Title Services, Inc. Also enclosed is our check in the amount of \$122.50.

If you have any questions concerning the enclosures, please feel free to contact our office.

David Shear

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ARTICLES OF INCORPORATION

96 SEP 16 AH 8: 27

OF

SOUTHEASTERN TITLE SERVICES, INC.

ARTICLE I - NAME

The name of this corporation is SOUTHEASTERN TITLE SERVICES, INC.

ARTICLE II - PURPOSE

The corporation shall be authorized to transact all legal business of any nature.

ARTICLE III - CAPITAL STOCK

The capital stock authorized, the par value thereof, and the class of such stock shall be as follows:

Number of Shares	Par Value Per	Class of
Authorized	Share	Stock
1,000	\$1.00	Common

ARTICLE IV - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial principal and mailing office of this corporation is:

200 S. Biscayne Boulevard Suite 2100 Miami, FL 33131 and the name and address of the initial registered agent of this corporation is:

Name

Address

David Shear

200 S. Biscayne Boulevard Suite 2100 Miami, Florida 33131

ARTICLE VI - COMMENCEMENT

This corporation shall commence on the date on which these Articles are filed with the Secretary of State.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have three directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one. The names and addresses of the initial directors of this corporation are:

Na	me
114	1111

Address

Ronald R. Fieldstone

200 S. Biscayne Boulevard

Suite 2100

Miami, Florida 33131

Paul Lester

200 S. Biscayne Boulevard

Suite 2100

Miami, Florida 33131

David Shear

200 S. Biscayne Boulevard

Suite 2100

Miami, Florida 33131

ARTICLE VIII - INCORPORATOR

The name and address of the person signing these Articles of Incorporation is:

Name

Address

David Shear

200 S. Biscayne Boulevard

Suite 2100

Miami, Florida 33131

ARTICLE IX - BY-LAWS

The power to alter, amend or repeal By-Laws shall be vested in the Board of Directors and the shareholders.

ARTICLE X - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the fullest extent permitted by law.

ARTICLE XI - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 11th day of September, 1996.

David Shear Incorporator

STATE OF FLORIDA)

OUNTY OF DADE)

BEFORE ME, the undersigned authority, authorized to take acknowledgments in the State and County set forth above, personally appeared David Shear, who is known to me or who has produced _____ as identification and who did take an oath.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 11th day of September, 1996.

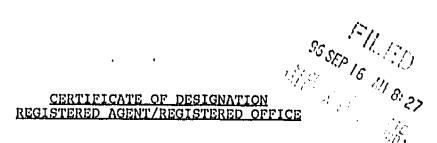
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(JAKIDAD

Print (Notary's Name) Notary Public, State of Florida

Notarial Seal:

OFFICIAL NOTARY SEAL.
CARIDAD SANCHEZ
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC497274
MY COMMISSION EXP. OCT. 4,1999



Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is:

SOUTHEASTERN TITLE SERVICES, INC.

2. The name and address of the registered agent and office is:

David Shear 200 S. Biscayne Boulevard Suite 2100 Miami, Florida 33131

David Shear

Title: Incorporator

Date: September 11, 1996.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION 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.

David Shear

Date: September 11, 1996.

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