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October 24th, 1996

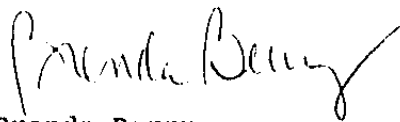
Divisions Of Corporations
P.O. BOX 6327
Tallahassee, FL 32314

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***122.50 ***122.50

Dear Sirs,

Enclosed please find my paperwork regarding to the opening of Owners Title Services Inc. I have enclosed my check for \$122.50 to cover filing fees oct. Should you need additional information or need to contact me, please do not hesitate to call me at 733-7653 area code 813.

Sincerely,



Brenda Berry

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 OCT 25 PM 2:31

10/24/96

1520-6461-6

Brenda Berry

913-733-0933

OWNERS TITLE INC

2106 MAIN ST STE E

UNION

FL 3 4 6 9 8

5/10/28

ARTICLES OF INCORPORATION

OF

OWNERS TITLE SERVICES INC.

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

ARTICLE ONE-CORPORATE NAME

The name of the corporation is:
Owners Title Services Inc.

ARTICLE TWO- DURATION

This corporation shall exist perpetually unless dissolved according to Florida Law.

ARTICLE THREE-PURPOSE

The corporation is organized for the purpose of engaging in any activity or business permitted under the laws of the United States and the State of Florida

ARTICLE FOUR- CAPITAL STOCK

The corporation is authorized to issue Five hundred shares (500) of one dollar (\$1.00) par value Common Stock, which shall be designated "Common Shares".

ARTICLE FIVE-INITIAL REGISTERED OFFICE AND AGENT.

The principle office, if known, or the mailing address of the Corporation is:

Brenda Berry
1095 Kenwood Dr.
Dunedin, Fl. 34698

The name and addresss of the Intial Registered agent is:

Brenda Berry
1095 Kenwood Dr.
Dunedin, Fl.34698

ARTICLE SIX-INTIAL BOARD OF DIRECTORS

This corporation shall have one director intially. The number of directors may increase or be deminished from time to time by the by-laws, but shall never be less than one. The name and address of the intial director is:

Brenda Berry
1095 Kenwood Dr.
Dunedin, Fl. 34698

ARTICLE SEVEN-INCORPORATORS

The names and address of the incorporators signing these Articles of Incorporation is:

Brenda Berry
1095 Kenwood Dr.
Dunedin, Fl. 34698

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 24th day of October 1996.


Brenda Berry


STATE OF FLORIDA

COUNTY OF PINELLAS

before me, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared Brenda Berry known to me and known to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that she executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 24th day of October 1996,

CHRISTOPHER CHAGNON
Notary Public, State of Florida
My Comm. Expires May 10, 1998
No. CC 371475


Notary

My commission expires:

5/10/98

CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

Certificate of Registered Agent
of
Owners Title Services Inc.

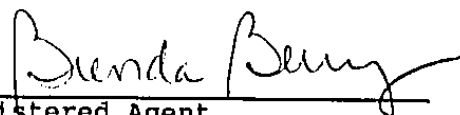
Pursuant to Florida Statutes Sections 48.091 and 607.0501,
the following is submitted:
The above corporation desiring to organize under the laws
of the State of Florida with its registered office as indicated
in the Articles of Incorporation at:

1095 Kenwood Dr.
Dunedin, Fl. 34698

has named Brenda Berry located at the aforesaid address, as its
Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process
for the above stated corporation at the place designated in this
certificate, and being familiar with the obligations of that
position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said
office.



Registered Agent

Brenda Berry