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MICHAEL T. KOVACH

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24 December 1996

Division of Corporations  
Secretary of State  
State of Florida  
Tallahassee, FL 32314

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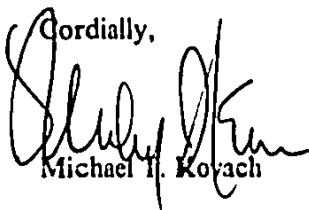
Ref: FIRST TITLE COMPANY, INC.

Gentlemen,

Enclosed please find Articles of Incorporation for the foregoing proposed corporation, as well as our office check for \$70.00. Please register this corporation and send us confirmation and certification of their registrations, including the number assigned and date registered.

We thank you in advance for your cooperation.

Cordially,

  
Michael T. Kovach

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION**  
**OF**  
**FIRST TITLE COMPANY, INC.**

**FILED**  
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**Article I.**  
**Name.**

The name of this corporation is **FIRST TITLE COMPANY, INC.** It's address is 7731 Old Floral City Road, Suite 1, Floral City, FL 34436-0296.

**Article II.**  
**Purpose.**

This corporation is organized for the purpose of transacting any or all lawful business.

**Article III.**  
**Capital Stock.**

This corporation is authorized to issue One Thousand (1,000) shares of One Dollar (\$1.00) par value common stock.

**Article IV.**  
**Preemptive Rights.**

Every shareholder, upon the sale for cash or any new stock of this corporation of the same kind, class or series as that which he(she) already holds, shall have the right to purchase his(her) prop rata 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 registered office of this corporation is 7731 Old Floral City Road, Suite 1, P.O. Box 296, Floral City, FL 34436-0296, and the name of the initial registered agent of this corporation is **MICHAEL T. KOVACH**, at that address.

**Article VI.**  
**Initial Board of Directors**

This corporation shall have one director initially. The number of directors may be either increased or decreased (diminished) from time to time by the by-laws, but shall never be less than one. The name and address of the initial director of this corporation is:

**MICHAEL T. KOVACH**  
7731 Old Floral City Road, Suite 1  
P.O. Box 296  
Floral City, FL 34436-0296

**Article VII.**  
**Incorporator.**

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

**MICHAEL T. KOVACH**  
7731 Old Floral City Road, Suite 1  
P.O. Box 296  
Floral City, FL 34436-0296

**Article VIII.**  
**By-laws.**

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

**Article IX.**  
**Cumulative Voting.**

At each election for directors, every shareholder entitled to vote at such election shall have the right to cumulate his votes by giving one candidate as many votes as the number of directors to be elected at that time multiplied by the number of his shares, or be distributing such votes on the same principle among any number of such candidates.

**Article X.**  
**Approval of Shareholders Required for Merger.**

The approval of the shareholders of this corporation to any such plan of merger shall be required in every case, whether or not such approval is required by law.

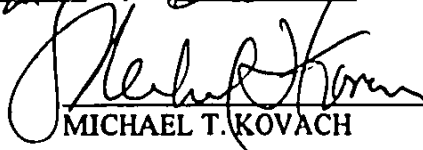
**Article XI.**  
**Indemnification.**

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

**Article XII.**  
**Amendment.**

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

IN WITNESS WHEREOF, the undersigned subscriber(s) has(have) executed these Articles of Incorporation this 24th day of December, 1996.

  
MICHAEL T. KOVACH

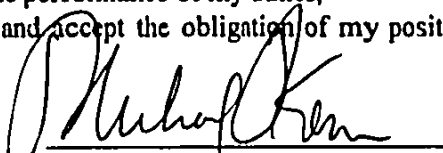
**REGISTERED AGENT'S**  
**FORMAL ACKNOWLEDGMENT**  
**AND ACCEPTANCE**

HAVING BEEN NAMED as Registered Agent and designated to accept Service of Process for the above named corporation at the place designated hereinabove:

I HEREBY ACCEPT the appointment as Registered Agent and agree to act in this capacity.

I FURTHER AGREE to comply with the provisions of the applicable statutes relating to the proper and complete performance of my duties,

I AM FAMILIAR with and accept the obligation of my position as Registered Agent.

  
MICHAEL T. KOVACH, Esquire  
7731 Old Floral City Road, Suite 1  
P.O. Box 296  
Floral City, FL 34436-0296  
Phone: (352) 344-5551

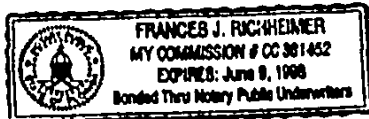
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

STATE OF FLORIDA  
COUNTY OF CITRUS

BEFORE ME, a notary public authorized to take acknowledgments in the State and County set forth above, personally appeared MICHAEL T. KOVACH, known to me or who identified himself through Florida Driver's License No K120-558-38-293-0, as the person who executed the foregoing Articles of Incorporation, and he did or did not take an oath that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereto set my hand and official seal this 24th day of Dec, 1996.

Seal:



Frances J. Richheimer  
Notary Public  
FRANCES J. RICHHEIMER  
Printed Name  
My Commission Expires: June 9, 1998

This document prepared by:  
MICHAEL T. KOVACH, Esquire  
7731 Old Floral City Road, Suite 1  
P.O. Box 296  
Floral City, FL 34436-0296  
Florida Bar No 156697  
Phone: (352) 344-5551