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February 27, 1997

Florida Department of State
Division of Corporations
P.O. Box 6377
Tallahassee, FL 32314

Re: Cutchins Title Services, Inc.
Our File No. 283.12

71000002101417-3
02/28/97--01191--0007
***122.50 ***122.50

Gentlemen:

Please file the enclosed Articles of Incorporation of Cutchins Title Services, Inc. and return a certified copy to me.

Enclosed is our check, in the amount of \$122.50, in payment of the following fees:

Filing Fee	\$ 35.00
Certified Copy	52.50
Registered Agent Fee	<u>35.00</u>
Total Enclosed	\$ 122.50

Thank you for your assistance.

Sincerely,

Therese Lynne Cutchins
Legal Assistant

the
Enclosures

97 FEB 28 PM 5:05

**ARTICLES OF INCORPORATION
OF
CUTCHINS TITLE SERVICES, INC.**

FILED
97 FEB 28 PM 9:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this Corporation is Cutchins Title Services, Inc., whose mailing address is 4880 Southwind Drive, Mulberry, Florida 33860.

ARTICLE II - DURATION

This Corporation shall have perpetual existence commencing on February 28, 1997.

ARTICLE III - PURPOSE

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

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 7,500 shares of One Dollar (\$1.00) par value common stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 4880 Southwind Drive, Mulberry, Florida 33860. The name of the initial registered agent at such address is TheresaLynne Cutchins.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This Corporation shall have the following directors initially. The number of directors may be increased or diminished from time to time by the By-Laws but shall never be less than one

(l). The names and addresses of the initial directors of this Corporation are:

<u>Name</u>	<u>Address</u>
TheresaLynne Cutchins	4880 Southwind Drive Mulberry, Florida 33860
Jay B. Kurtz	4880 Southwind Drive Mulberry, Florida 33860

ARTICLE VII - BY- LAWS

The By-Laws of this Corporation may be adopted, altered, amended or repealed by either the Stockholders, Officers or Directors.

ARTICLE VIII - INDEMNIFICATION

This Corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE IX - PREEMPTIVE RIGHTS

Every Stockholder, 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 pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

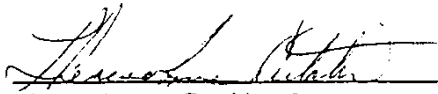
ARTICLE X - INCORPORATOR

The name and the address of the person signing these Articles is TheresaLynne Cutchins, 4880 Southwind Drive, Mulberry, Florida 33860.

ARTICLE XI - AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, in accordance with the provisions of the Florida General Corporation Act.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation, this 27th day of February, 1997.



TheresaLynne Cutchins, Incorporator

STATE OF Florida)

COUNTY OF Polk)

Before me, a Notary Public authorized in the State and County set forth above, personally appeared TheresaLynne Cutchins, personally known to me ~~or who produced~~ _____ ~~as identification~~, and known by me to be the person, who, as Incorporator, executed the foregoing Articles of Incorporation of Cutchins Title Services, Inc. and he/she acknowledged before me that he/she executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 27th day of February, 1997.


Notary Public
Typed/Printed Name of Notary: G. H. FORSTER

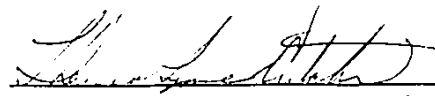
My Commission expires:



ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the foregoing corporation, at the place designated in Article V of these Articles of Incorporation, the undersigned hereby agrees to act in this capacity, and further agrees to comply with the provisions of all statutes relative to the proper and complete discharge of its duties.

Dated this 27th day of February, 1997.


TheresaLynne Cutchins, Registered Agent

283.12

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TALLAHASSEE FLORIDA