THE UNITED STATES CORPORATION

ACCOUNT NO. : 072100000032

REFERENCE: 292476

92386A

AUTHORIZATION :

COST LIMIT : \$ 70.00

ORDER DATE: March 13, 1997

ORDER TIME: 11:32 AM

ORDER NO. : 292476-005

4UUUUU2113U24 -- E

CUSTOMER NO:

92386A

CUSTOMER: Mr. Steven J. David

ATLANTIC MORTGAGE CORP.

Suite 300

2740 E. Oakland Park Boulevard

Ft. Lauderdale, FL 33306

DOMESTIC FILING

NAME:

AFFIRMATIVE TITLE, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

_ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY

PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Tonya C. Holliday

EXAMINER'S INITIALS:

1297-5972

MAR 1 4 1997

MAR 1 9 1997 K.R.



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

March 14, 1997

CSC NETWORKS 1201 HAYS STREET TALLAHASSEE, FL 32301-2607

SUBJECT: AFFIRMATIVE TITLE, INC.

Ref. Number: W97000005972



We have received your document for AFFIRMATIVE TITLE, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

The document is illegible and not acceptable for microfilming.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6932.

Kimberly Rolfe Document Specialist

Letter Number: 897A00013013

PUECE CALLED AND STATE OF CORPORATION



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

March 17, 1997

CSC NETWORKS 1201 HAYS STREET TALLAHASSEE, FL 32301

SUBJECT: AFFIRMATIVE TITLE, INC. Ref. Number: W97000005972

RESUBMIT

Please give original submission date as file date.

We have received your document for AFFIRMATIVE TITLE, INC. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

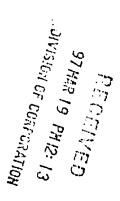
The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation"); and the registered agent's signature.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6923.

Doris McDuffie Corporate Specialist Supervisor

Letter Number: 697A00013437



ALLANIS AND 15

ARTICLES OF INCORPORATION

OF

AFFIRMATIVE TITLE. INC.

The undersigned, for the purpose of forming a corporation for profit under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I

AFFIRMATIVE TITLE, INC.

The name of the corporation shall be Affirmative Title. Inc.

ARTICLE II

DURATION

The term of existence of the corporation is perpetual.

ARTICLE III

PURPOSE

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV

CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is 1,000 all of which shall be common shares with par value of \$1.00.

ARTICLE V

PREEMPTIVE RIGHTS GRANTED

Each shareholder of any class of stock of this corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the corporation and any securities of the corporation convertible into or carrying a right to subscribe to or acquire shares of any such unissued or treasury shares.

ARTICLE VI

DIRECTORS

- 6.01 The Board of Directors of the corporation shall consist of not less than (1) nor more than seven (7) members.
- 6.02 The corporation of the first Board of Directors is a follows:

HAME

ADDRESS

Steven J. David, Pres.

2740 E. Oakland Pk Elvd. Fort Lauderdale, Fl. 33306

ARTICLE VII

REGISTERED OFFICE

The address of the initial principal office and registered office of the corporation is 2740 E. Oakland

Park Boulevard, Suite 201, Fort Lauderdale. Florida, 33306 and the name of the initial registered agent is Steven J. David.

ARTICLE VIII

INCORPORATOR

The name and address of the incorporator is Steven J. David. 2740 East Oakland Park Boulevard, Suite 201 Fort Lauderdale, Fl. 33306.

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

IN WITNESS WHEREOF. I HAVE SUBSCRIBED MY NAME, THE

18th day of March, 1997.

Steven J. David. Incorporator and Registered Agent

97 NAR 13 PH 3: 15
SECKLIAGES FLORIDA