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LANIE B. BANDELL
3295 S.W. 11th Avenue
Ft. Lauderdale, Florida 33315
(954) 523-6052

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

99 JAN -5 PM 2:41

VIA FEDERAL EXPRESS

January 4, 1999

Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

ATTENTION: FILING SECTION

RE: LANIE B. BANDELL, P.A. and PRECISION TITLE SERVICES, INC.

Dear Sir or Madam:

Enclosed please find an original and one copy of the Articles of Incorporation for the above professional association and corporation and the respective check in the amount of \$157.50 to cover the filing fees and copy certifications for each entity.

Please forward the certified copies in the Federal Express envelope provided. If you should experience any delays in processing either of these articles, please contact our office at (954) 523-8050.

Thank you for your prompt attention to this matter.

Very truly yours,



Lanie B. Bandell
Enclosures as stated

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ARTICLES OF INCORPORATION

OF

PRECISION TITLE SERVICES, INC.

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The undersigned, for the purposes of forming a corporation under the laws of Florida, hereby adopt the following Articles of Incorporation:

ARTICLE I. CORPORATE NAME.

The name of the Corporation is: PRECISION TITLE SERVICES, INC..

ARTICLE II. NATURE OF BUSINESS AND POWERS.

The general nature of the business to be transacted by this Corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE III. CAPITAL STOCK.

The maximum number of shares of stock that this Corporation is authorized to issue and have outstanding at any one time is One Thousand (1,000) shares of common stock having a par value of One Dollar (\$1.00) per share.

ARTICLE IV. TERM OF EXISTENCE.

This Corporation shall have perpetual existence commencing upon the filing of these Articles.

ARTICLE V. PRINCIPAL ADDRESS.

The principal address of the Corporation shall be:

3295 S.W. 11th Avenue
Ft. Lauderdale, Florida 33315

ARTICLE VI. REGISTERED AGENT AND REGISTERED OFFICE.

The Registered Agent and the street address of the Registered Office of this Corporation in the State of Florida shall be:

Richard C. Koskey
3295 S.W. 11th Avenue
Ft. Lauderdale, Florida 33315

The Board of Directors may, from time to time, move the Registered Office to any other address in the State of Florida.

ARTICLE VII. BOARD OF DIRECTORS.

This Corporation shall have two (2) directors initially. The number of Directors may be increased or diminished from time to time by the Bylaws adopted by the Stockholders, but shall never be less than one (1).

ARTICLE VIII. INITIAL DIRECTORS.

The names of the initial Directors of this Corporation and their street addresses are:

Richard C. Koskey
3295 S.W. 11th Avenue
Ft. Lauderdale, Florida 33315

Lanie B. Bandell
3295 S.W. 11th Avenue
Ft. Lauderdale, Florida 33315

ARTICLE IX. INCORPORATOR.

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

Richard C. Koskey
3295 S.W. 11th Avenue
Ft. Lauderdale, Florida 33315

ARTICLE X. INDEMNIFICATION.

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

ARTICLE XI. AMENDMENT.

These Articles of Incorporation may be amended in the
manner provided by law.

ARTICLE XII. TRANSFER OF STOCK.

No Stockholder shall have the right to sell, assign,
pledge, encumber, transfer, or otherwise dispose of any of
the shares of the Corporation without first offering such
shares of the Corporation at the net asset value thereof.
Such offer shall be in writing signed by the Stockholder;
shall be sent by registered or certified mail to the
Corporation at its principal place of business; and shall
remain open for acceptance by the Corporation for a period

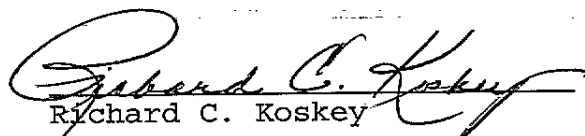
of thirty (30) days from the date of mailing. If the Corporation fails or refuses within such period to make a satisfactory arrangements for the purchase of such shares, the Stockholder shall have the right to dispose of his/her shares as he/she may see fit.

On the death of any Stockholder, the Corporation shall have the right to purchase all shares owned by such Stockholder within thirty (30) days following the death of the Stockholder and this provision shall be binding upon the executor, administrator, or personal representative of the Stockholder.

Each share certificate issued by the Corporation shall have printed or stamped thereon the following legend:

"These shares are held subject to certain transfer restrictions imposed by the Articles of Incorporation of the Corporation. A copy of such Articles is on file at the principal office of the Corporation."

EXECUTED by the undersigned at Ft. Lauderdale, Florida on January 4th, 1999.


Richard C. Koskey

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

BEFORE ME, the undersigned authority, duly authorized to take acknowledgements, personally appeared Richard C. Koskey, who is personally known to me or has produced the following identification: and who executed and acknowledged the foregoing Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at Ft. Lauderdale, Florida, County of Broward, State of Florida, this 4th day of January, 1999.

Angelica Zamorano
Notary Public Jan. 4, 1999

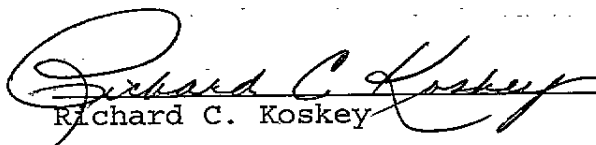
My commission expires:



CERTIFICATE DESIGNATING REGISTERED AGENT AND REGISTERED
OFFICE FOR THE SERVICE OF PROCESS WITHIN FLORIDA

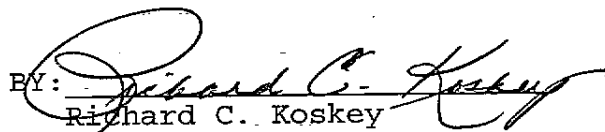
In compliance with Section 48.091, Florida Statutes,
the following is submitted:

That PRECISION TITLE SERVICES, INC., desiring to
organize or qualify under the laws of the State of Florida,
has named, RICHARD C. KOSKEY, as its registered agent to
accept service of process within Florida, at 3295 S.W. 11th
Avenue, Ft. Lauderdale, Florida 33315, which address is
also designated as the registered office of the corporation
first mentioned above.


Richard C. Koskey

DATE January 4, 1999

Having been named registered agent to accept service
of process for the above-stated corporation at the place
designated in this certificate, RICHARD C. KOSKEY hereby
agrees to act in that capacity and further agrees to comply
with the provisions of all statutes relative to the proper
and complete performance of such duties.

BY: 
Richard C. Koskey

DATE: January 4, 1999

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