CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

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ARTICLES OF INCORPORATION OF ELKIN TITLE SERVICES, INC.

IN ORDER to form a corporation under and in accordance with the provisions of the laws of the State of Florida for the formation of corporations for profit, the undersigned, hereby forms a corporation for the purpose and with the powers hereinafter mentioned; and to that end I do, by this Certificate of Incorporation, set forth:

I.

The name of the corporation is: ELKIN TITLE SERVICES, INC.

II.

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.

III.

The total number of shares of stock which this corporation is authorized to issue and have outstanding at any one time is 1,000 shares of stock at \$0.01 par value.

IV.

The amount of capital with which the corporation will begin business shall not be less than Five Hundred (\$500.00) Dollars.

The corporation shall have perpetual existence.

VI.

The principal office of the corporation shall be located at:

9500 Koger Boulevard, Suite 104, St. Petersburg, Florida 33702,
but the corporation may maintain offices and transact business in

such other places within or without the State of Florida as may

from time to time be designated by the Board of Directors.

VII.

The number of its Directors shall not be less than one (1) and not more than five (5); the exact number to be determined by the By-Laws, or by special vote of the stockholders.

VIII.

The names and street addresses of the first Board of
Directors, who, subject to the provisions of the Articles of
Incorporation, the By-Laws, and the laws of the State of Florida,
shall hold office for the first year of the corporation's
existence, or until their successors are elected and have
qualified, are: BARRY M. ELKIN

The name and post office address of the subscriber to the Articles of Incorporation is: BARRY M. ELKIN, 9500 Koger Boulevard, Suite 104, St. Petersburg, FL 33702

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The Officers of the corporation, who shall be elected by the Board of Directors, shall consist of a President; also, any number of Vice-Presidents, a Secretary and a Treasurer, and any number of Assistant Secretaries or Assistant Treasurers as the Board of Directors may appoint, may also be officers of this Corporation.

XI.

BARRY M. ELKIN is hereby designated Registered Agent of this Corporation, and the Registered Office of the Corporation of the State of Florida is hereby designated to be at: 9500 Koger Boulevard, Suite 104, St. Petersburg, FL 33702.

IN WITNESS WHEREOF, I have made, subscribed and acknowledged the Articles of Incorporation in duplicate.

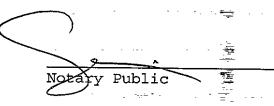
(SEAL)

STATE OF FLORIDA

COUNTY OF PINELLAS

Before me, the undersigned Notary Public for the State of Florida, personally appeared BARRY M. ELKIN, to me well known and known to me to be the person who signed the foregoing Articles of Incorporation, who being by me first duly sworn deposed and acknowledged that he has read the foregoing instrument, knows the contents thereof, and that he executed the same freely and voluntarily for the uses and purposes therein expressed.

SWORN TO AND SUBSCRIBED before me this 2rd day of March, 1999, at St. Petersburg, Pinellas County, Florida.



My Commission Expires:



In compliance with Florida Statutes, Chapter 48.091; the foregoing corporation has named BARRY M. ELKIN, whose address is 9500 Koger Boulevard, Suite 104, St. Petersburg, FL 33702, as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

Resident Agent

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SECRETARY OF STATE
ALLAHASSEE FLORIDA