Gary L. Gerstenfeld, P.A.

Certified Public Accountant 1515 University Drive Suite 221 Coral Springs, FL 33071

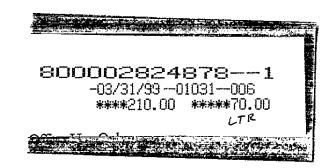
(954) 346-7622 (800) 618-7677

Fax: (954) 346-3212

P99000030777

March 26, 1999

Florida Department of Revenue Bureau of Corporate Records Division of Corporations P.O. Box 6327 Tallahassee, FL 32314



Gentlemen:

Enclosed are two copies of the Articles of Incorporation for each of the following corporations:

Anderson Associates of Florida, Inc.

Congress/Summit Plaza, Inc.

Speedy Title, Inc.

Please file and return a date/time stamped copy of the Articles of Incorporation to:

Gary L. Gerstenfeld, CPA at the letterhead address.

A check in the amount of \$ 210.00 is enclosed for the filing fees.

Very truly yours,

Gary L. Gerstenfeld, CPA

Articles of incorporation

of

SPEEDY TITLE, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

Article I. Name

The Name of the corporation shall be: SPEEDY TITLE, INC.

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AHASSEE, FI

The principal place of business of this corporation shall be:

4529 CARTHAGE CIRCLE N. LAKE WORTH, FL 33463

Article II. Nature of Business

This corporation may engage or transact in any and all lawful activities or business permitted under the laws of the United States, the State of Florida or any state, country, territory or nation.

Article III. Capital Stock

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of stock having no par value per share.

Article IV. Address

The street address of the initial registered office of the corporation shall be:

4529 CARTHAGE CIRCLE N. LAKE PARK, FL 33463 and the name and address of the initial registered agent of the corporation is:

Gary L. Gerstenfeld 1515 University Drive Suite 221 Coral Springs, FL 33071

Article V. Term of Existence

This corporation is to exist perpetually.

Article VI. Directors

This corporation shall initially have no directors. The affairs of the Corporation will be managed by the shareholders until such time Directors are designated as provided by the Bylaws.

Article VII. Subscriber

The name and address of the subscriber of these Articles of Incorporation is:

Gary L. Gerstenfeld

Gary L. Gerstenfeld 1515 University Drive Suite 221 Coral Springs, FL 33071

The subscriber states that he is familiar with and accepts the duties and responsibilities as registered agent for said corporation.

IN WITNESS THEREOF, the undersigned has hereunto set his hand and seal on the 25 day of March, 1999.

STATE OF FLORIDA

COUNTY OF BROWNER

The foregoing instrument was acknowledged before me this 25h

March , 1999...

STEPHANIE L. GLAZOW MY COMMISSION # CC 775173 EXPIRES: 09/20/2002 Fla Notary Services & Bonding Co