

P990000 71892

RE: ROYAL PALM TITLE INSURANCE, INC.

August 3, 1999

SECRETARY OF STATE
DIVISION OF CORPORATIONS
NEW FILING SECTION
P.O. BOX 6321
TALLAHASSEE, FLA. 32314

Dear Sirs:

Please find enclosed three copies of our proposed articles of incorporation, our check in the amount of \$78.75, acknowledgement of resident agent, and a self-addressed and stamped return envelope.

Sincerely,

THOMAS B. GRIFFITH

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

ROYAL PALM TITLE INSURANCE, 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

The name of the corporation is:

Royal Palm Title Insurance, Inc.

ARTICLE II

The general nature of the business to be transacted by this corporation is:

Title Insurance and related services.

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

ARTICLE III

The maximum number of shares of stock that this corporation is authorized

to have outstanding at any time is ten thousand shares of common stock, having a par value of One Cent (.01) per share.

ARTICLE IV

The amount of capital with which this corporation will begin business is Five Hundred (\$500.00) Dollars.

ARTICLE V

The initial street address and mailing address of the principal office of this corporation, in the State of Florida, is: THOMAS B. GRIFFITH
398 West Camino Real, Plaza 5, Suite 109, Boca Raton, Florida 33432.

ARTICLE VI

The initial Registered Agent for the corporation is:

THOMAS B. GRIFFITH
621 E. Woolbright Blvd.
Apt. 103
Boynton Beach, FL 33435

ARTICLE VII

The stockholders may from time to time move the principal office of this corporation to any other address in Florida.

ARTICLE VIII

THIS CORPORATION SHALL OPERATE WITHOUT A BOARD OF DIRECTORS, WITH ALL PRIMARY AUTHORITY VESTED IN THE SHAREHOLDERS. THE INITIAL CHIEF EXECUTIVE OFFICER, PRESIDENT, IS:

THOMAS B. GRIFFITH: 621 E. Woolbright Blvd. Apt. 103
Boynton Beach, Fla. 33435 (561) 737 3602

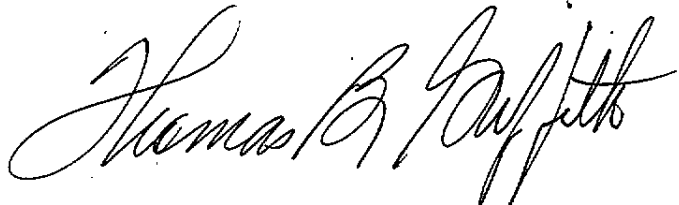
ARTICLE IX

The name and street address of the person signing these Articles as

Incorporator is: Thomas B. Griffith
621 E. Woolbright Blvd.
Apt. 103
Boynton Beach, Fla. 33435

ARTICLE X

These Articles of Incorporation may be amended in manner provided by law. Every amendment shall be approved by the board of directors, proposed by them to the stockholders, and approved at a stockholder's meeting, by a majority of the stock entitled to vote thereon.



CERTIFICATE OF REGISTERED AGENT

Pursuant to chapter 48.091, Florida Statutes, the following is submitted, in compliance with said act;

First, that, ROYAL PALM TITLE INSURANCE, INC., desiring to organize under the laws of the State of Florida with its principal place of business as indicated in the Articles of Incorporation in the County of Palm Beach, and State of Florida, has named:

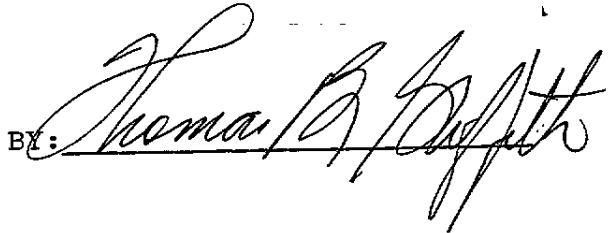
THOMAS B. GRIFFITH
621 E. Woolbright Blvd. #103
Boynton Beach, Florida 33435
(561) 737-3602

as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been made to accept service of process for the above stated 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.

BY:



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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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