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ACCOUNT NO. : 072100000032

REFERENCE : 523343 6258A

AUTHORIZATION :

COST LIMIT : \$ 125.00

ORDER DATE : February 11, 2002

ORDER TIME : 11:25 AM

ORDER NO. : 523343-010

CUSTOMER NO: 6258A

CUSTOMER: William L. Owens, Esq
Bond Schoeneck & King, P.a.

Suite 404
4001 Tamiami Trail North
Naples, FL 34103

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DIVISION OF CORPORATION

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DOMESTIC FILING

NAME: LUTGERT TITLE, LLC

EFFECTIVE DATE:

 ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP
XX ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Sara Lea - EXT. 1114

EXAMINER'S INITIALS:

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**ARTICLES OF ORGANIZATION
OF
LUTGERT TITLE, LLC,
A FLORIDA LIMITED LIABILITY COMPANY**

The undersigned, acting as a Member of **LUTGERT TITLE, LLC**, under Section 608.407 of the Florida Limited Liability Company Act, hereby adopts the following Articles of Organization:

ARTICLE I.

NAME

The name of this limited liability company (the "Company") is **LUTGERT TITLE, LLC**.

ARTICLE II.

ADDRESS

The mailing and street address of the principal office of the Company shall be 4200 Gulf Shore Boulevard N., Naples, Florida 34103.

ARTICLE III.

INITIAL REGISTERED OFFICE AND AGENT

The street address of the Company's registered office shall be 4001 Tamiami Trail N., Suite 250, Naples, Florida 34103, and the registered agent for the Company at that address shall be David N. Sexton.

ARTICLE IV.

MANAGEMENT BY MANAGERS

The Company shall be managed by a manager or managers (the "Manager(s)") as further provided in the Operating Agreement. Except as specifically authorized by the Manager(s), no member of the Company (a "Member") is an agent of the Company or has the authority to make any contracts, enter into any transactions, or otherwise make any commitments on behalf of the Company.

ARTICLE V.
RELATIONSHIP OF ARTICLES OF ORGANIZATION
TO OPERATING AGREEMENT

If any provision of these Articles of Organization differs or otherwise conflicts with any provision of the Operating Agreement, then, to the extent allowed by applicable law, the Operating Agreement shall govern.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization this 7 day of Feb, 2002.

MEMBER:

**PREMIER INSURANCE, LLC., A Florida
Limited Liability Company, By NAPLES
INSURANCE, LLC, A Florida Limited
Liability Company, Manager**

By: _____
Name: Howard B. Gutman
Title: Manager

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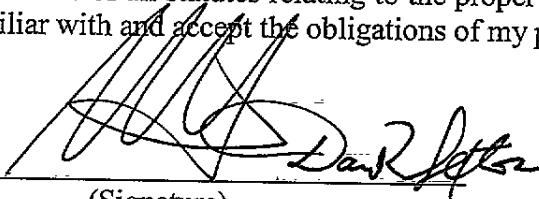
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**CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/OFFICE
OF
LUTGERT TITLE, LLC**

PURSUANT TO THE PROVISIONS OF SECTIONS 608.407 AND 608.415, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/ REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the limited liability company is Lutgert Title, LLC.
2. The name and address of the registered agent and office are David N. Sexton, 4001 Tamiami Trail N., Suite 250, Naples, Florida 34103.

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


(Signature)

Feb. 7

2002

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