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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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Law Offices
ROWE and ROWE, P.A.
9471 Baymeadows Road, Suite 203
Jacksonville, Florida 32256

Robert L. Rowe, Jr.
R. Lee Rowe, III

Telephone (904) 730-2070
Facsimile (904) 730-2618

December 27, 2002

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

Re: REALTY TITLE, INC.
Our File Number 3897-1

Gentlemen:

Enclosed are two originals of the Articles of Incorporation for the proposed corporation, together with an original and one copy of a Consent For Use of Corporate Name document.

Please file the Articles of Incorporation and certify and return one original to us.

A check for \$78.75 for the corporation is also enclosed to cover the \$35.00 filing fee, \$35.00 for registered agent and \$8.75 for a certified copy of the Articles of Incorporation. (As discussed with your office this date, we understand there is no charge for processing the Consent form as it is considered an attachment to the Articles of Incorporation.)

Please call us collect if there are any problems.

Very truly yours,


R. Lee Rowe, III

LR/abg
Enclosures

**ARTICLES OF INCORPORATION
OF
REALTY TITLE, INC.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, hereby executes these Articles of Incorporation to form a corporation under the laws of the State of Florida.

I. NAME AND MAILING ADDRESS

The name of this corporation is REALTY TITLE, INC., and the mailing address is 7821 Deercreek Club Road, Jacksonville, Florida, 32256.

II. TERM OF EXISTENCE

This corporation is to exist perpetually.

III. PURPOSE

The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act, Chapter 607, Florida Statutes.

IV. CAPITAL STOCK

The maximum or aggregate number of shares this corporation is authorized to issue is 10,000 shares of common voting stock with a par value of \$1.00 per share.

V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 9471 Baymeadows Road, Suite 203, Jacksonville, Florida, 32256, the name of the initial registered agent of this corporation at that address is Rowe and Rowe, P.A.

VI. DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one. The name and address of the initial director of this corporation is William A. Watson, Jr., at 7821 Deercreek Club Road, Jacksonville, Florida, 32256.

VII. INCORPORATOR

The name and address of the person signing these Articles is R. Lee Rowe, III, 9471 Baymeadows Road, Suite 203, Jacksonville, Florida, 32256.

IN WITNESS WHEREOF, I, the undersigned subscribing incorporator, have hereunto set my hand and seal on December 27, 2002.



R. Lee Rowe, III

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged December 27, 2002, by R. Lee Rowe, III, who is personally known to me.





Adella B. Givens
MY COMMISSION # DD 134873
Expires July 17, 2006

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02 DEC 27 AM 11:38
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

Rowe and Rowe, P.A., hereby accepts the designation of Registered Agent for REALTY TITLE, INC., a proposed Florida Corporation.

DATED: December 27, 2002. ____

Rowe and Rowe, P.A.

By: _____


R. Lee Rowe, III
VICE-PRESIDENT