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*Return To
LEASAA*

January 15, 1997

Attorney's Title Insurance Fund
660 E. Jefferson Street, Suite 200
Tallahassee, FL 32301

100002063951--3
-01/22/97--01019--002
****122.50 ****122.50

To Whom it may Concern:

Enclosed you will find two (2) checks and Articles of Incorporation. Please file these and return the stamped copy to me.

Very truly yours,
LEE C. SUMMERS, P.A.

Jennifer M. Pepperine

Jennifer M. Pepperine,
Paralegal

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DIVISION OF CORPORATION

**ARTICLES OF INCORPORATION
OF**

J. D. Harryman & Associates, Inc.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the Corporation shall be:

J. D. Harryman & Associates, Inc.

The address of the principal office of this corporation shall be 1441 SE 2nd Street, Deerfield Beach, Florida FL 33441 and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other 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 1,000 shares of common stock having \$0.001 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1441 SE 2nd Street, Deerfield Beach, Florida FL 33441, and the name of the

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initial registered agent of the corporation at that address is J. D. Harryman.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two directors, initially. The names and addresses of the initial members of the Board of Directors are:

John D. Harryman 1441 SE 2nd Street, Deerfield Beach, Florida
FL 33441

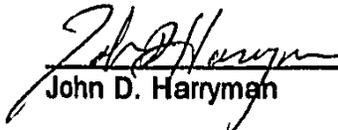
Blythe Harryman 1441 SE 2nd Street, Deerfield Beach, Florida
FL 33441

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

John D. Harryman
1441 SE 2nd Street
Deerfield Beach, Florida 33441

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal on January _____, 1997.

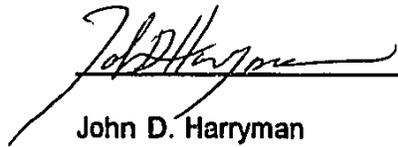


John D. Harryman

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**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

John D. Harryman, having an address identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statute.



John D. Harryman