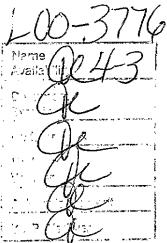
CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

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Signature		
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ARTICLES OF ORGANIZATION

OF

Independent's Title Partnership, LLC

The undersigned hereby certifies that it has formed a limited liability company under Colored the State of Florida

ARTICLE I

<u>Name</u>

The name of the limited liability company shall be Independent's Title Partnership, LLC

ARTICLE II

Address and Place of Business

The mailing address and principal place of business for the limited liability company is: Independent's Title Partnership, LLC, 10138 U.S. 19 Port Richey, FL 34668

ARTICLE III

Period of Duration

The limited liability company shall begin existence on the day of filing, and shall continue into perpetuity, or until dissolved in a manner provided by law or by the operating agreement adopted by the Members of the limited liability company.

ARTICLE IV

<u>Purposes</u>

The limited liability company may engage in the transaction of any or all lawful business for which limited liability companies may be formed under the laws of the State of Florida.

ARTICLE V

General Powers

The limited liability company shall have the power to:

- (a) Purchase, take, receive, lease or otherwise acquire, own, hold, improve, use or otherwise deal in or with real or personal property, or an interest in real or personal property, wherever situated.
- (b) Sell, convey, mortgage, pledge, create a security interest in, lease, exchange, transfer or otherwise dispose of all or any part of its property or assets.
- (c) Purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge or otherwise dispose of or deal in or with:
- (i) Shares or other interests in or obligations of other foreign or domestic limited liability companies, domestic or foreign corporations, associations, general or limited partnerships or individuals; or
- (ii) Direct or indirect obligations of the United States or any other government, state, territory, governmental district or municipality, or of any instrumentality thereof.
- (d) Make contracts or guarantees or incur liabilities; borrow money at such rates of interest as the limited liability company may determine; issue its notes, bonds, or other obligations or secure any of its obligations by mortgage or pledge of all or any part of its property, assets, franchises or income.
- (e) Lend money for any lawful purpose, invest or reinvest its funds, or take and hold real or personal property as security for the payment of funds so loaned or invested.
- (f) Conduct its business, carry on its operations and have offices, and exercise the powers granted by Florida law, within or without the State of Florida.
- (g) Elect or appoint managers and agents, define their duties, and fix their compensation.
- (h) Make and alter an operating agreement not inconsistent with these Articles of Organization or the laws of the State of Florida.
- (i) Make donations to the public welfare or for charitable, scientific or educational purposes.

- (j) Indemnify a Member or any other person to the same extent as a corporation may indemnify any of the directors, officers, employees, or agents of the corporation against expenses actually and reasonably incurred by him/her or it in connection with the defense of an action, suit, or proceeding, whether civil or criminal, in which he/she or it is made a party.
 - (k) Cease its activities and surrender these Articles of Organization.
- (l) Have and exercise all powers necessary or convenient to effect any or all o the purposes for which the limited liability company is organized.
- (m) Transact any lawful business which the Members of the managers find to be in aid of governmental policy.
- (n) Pay pensions and establish pension plans, profit-sharing plans and other incentive plans for any or all of its managers and employees.
- (o) Be a promoter, incorporator, general partner, limited partner, Members associate, or manager of any corporation, partnership, limited partnership, limited Hability company, joint venture, trust, or other enterprise.
- (p) Have and exercises all other powers necessary or convenient to effect proposes.

ARTICLE VI

Registered Office and Registered Agent

The street address of the limited liability company's initial registered office is 10138 U. S. 19, Port Richey, FL 34668 and the initial registered agent at such address is Marlie B. Smith. The limited liability company may change its registered office or its registered agent or both by filing with the Department of State of the State of Florida a statement complying with Section 608.416, Florida Statutes. Marlie B. Smith is specifically authorized to sign and file such Affidavits as may be required under Section 608.407, Florida Statutes.

ARTICLE VII

Initial Capital Contributions

The total amount of cash, and the description and agreed value of property other than cash initially contributed to the limited liability company is described on the attached Exhibit "A" which is made a part hereof by this reference.

ARTICLE VIII

Additional Contributions

Additional contributions, if any, will be made by the Members as provided in the operating agreement adopted by the Members.

ARTICLE IX

Management

The management of the limited liability company shall be vested in at least one manager. The Manager shall have the powers granted to them in the regulations manager's name and address: KeyStone Title Agency, Inc., 10138 U. S. 19, Port Richey, FL. 34668

ARTICLE X

Continuity of Business

Upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member, or upon the occurrence of any other event which terminates the continued membership of a member in the limited liability company, the business of the limited liability company shall not be dissolved unless the business of the limited liability company is terminated by the consent or agreement of the majority of the remaining Members interests. Notwithstanding the death, retirement, resignation, expulsion or bankruptcy of a Member, all contracts authorized by the limited liability company and executed by such Member in his/her or its representative capacity shall survive and shall inure to the benefit of the limited liability company;

ARTICLE XI

Restrictions on Membership

No new members shall be admitted to the limited liability company without the prior consent of a majority of the existing members interests. Contributions required of new members shall be determined as of the time of their admission to the limited liability company. A member's interest in the limited liability company may not be sold or otherwise transferred except in compliance with the operating agreement of the limited liability

company. Additional restrictions and conditions on membership may be set forth in an operating agreement adopted by the members.

ARTICLE XII

Operating Agreement

The members of the limited liability company shall adopt an operating agreement of the members pertaining to the regulation, management and affairs of the limited liability company, provided that such operating agreement shall not be inconsistent with these Articles of Organization or with the laws of the State of Florida. The operating agreement shall be repealed or altered only by the member of the limited liability company, in the manner now or hereafter prescribed by the laws of the State of Florida.

ARTICLES XIII

Acknowledgment

The undersigned, being the member of the limited liability company, hereby certifies that the forgoing constitutes the Articles of Organization of Independent's Title Partnership, LLC. These Articles of Organization may be amended from time to time by the members in the manner now or hereafter prescribed by the laws of the State of Florida.

ARTICLE XIV

Voting

Each Member's vote shall be weighted in proportion to the Member's initial capital accounts plus any additional capital contributed by the members at the request of the limited liability company.

IN WITHNESS WHEREOF, the undersigned has executed these Articles of Organization this 29th day of March, 2000.

KeyStone Title Agency, Inc.

Margaret L. Smith CEO

STATE OF FLORIDA COUNTY OF PASCO

I HEREBY CERTIFY, that on this day personally appeared before me, , an officer duly authorized to administer oaths and take acknowledgments, Margaret L. Smith, Chief Executive Officer of KeyStone Title Agency, Inc., on behalf of the Company, to me personally known to be the individual(s) described and who executed the foregoing instrument and acknowledged before me that she executed the same for the purposes therein expressed and in the capacities so stated.

WITNESS my hand and official seal at Port Richey, Pasco County, Florida, this 29t day of March, 2000.

Notary Public

CATHY A. TRONGEAU
MY COMMISSION # CC 685423
EXPIRES: November 20, 2001
Bonded Thru Notary Public Underwriters

APR -3 PM 2: 2

EXHIBIT "A"

ARTICLES OF ORGANIZATION

FOR

Independent's Title Partnership, LLC

Initial Contribution:

The initial contribution to the capital of Independent's Title Partnership, LLC, by its member is as follows:

Member	Cash or Property	Interest
KeyStone Title Agency, Inc.	\$1,000.00	100%
Total	\$1,000.00	100%

FILED

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 608.415, FLORIDA STATUTES, THE UNDERSIGNED LIMILITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICER/REGISTERED AGENT, IN THE STATE OF FLORIDA.

- The name of the limited liability company is:
 Independent's Title Partnership, LLC
- 2. The name and address of the registered agent and office is:

Marlie B. Smith 10138 U. S. 19 Port Richey, FL 34668 00 APR -3 PM 2: 27 SECRETARY OF STATE TALLAHASSEE, FLORID

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.

Marlie B. Smith

Dated this 29th day of March, 2000.