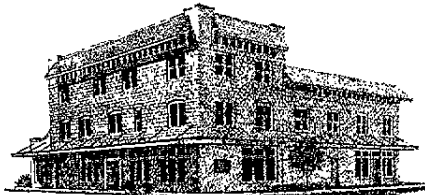


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HARRISON, HENDRICKSON, DOUGLASS & KIRKLAND, P.A.

ATTORNEYS AT LAW
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Bradenton, Florida 34205-7504
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THOMAS W. HARRISON
ROBERT W. HENDRICKSON, III
W. NELSON KIRKLAND



MJH

Please Reply To:
Post Office Box 400
Bradenton, Florida 34206-0400

Fax: (941) 746-9229

May 14, 2001

5/16

Direct Fax #: (941) 747-0583

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

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Re: Manufactured Housing Title, LLC

Dear Sir or Madam:

Enclosed please find the following concerning the above- referenced Limited Liability Company:

1. Original and one copy of the Articles of Organization, with attached Certificate of Registered Agent.
2. My firm check in the amount of \$155.00 representing the filing fee for the Articles, Registered Agent Designation, and a certified copy of the Articles.

If the enclosed meet with your approval, it will be greatly appreciated if you would file the Articles, and return a certified copy to the undersigned.

Should you have any questions or require anything further to file these Articles, please do not hesitate to contact me at your earliest convenience.

Very truly yours,

HARRISON, HENDRICKSON, DOUGLASS
& KIRKLAND, P.A.

Robert W. Hendrickson, III
Robert W. Hendrickson, III

FILED
01 MAY 16 PM 5:34
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RWH:kes
Enclosures

ARTICLES OF ORGANIZATION
FOR
MANUFACTURED HOUSING TITLE, LLC

The undersigned, acting as the initial Members of a Limited Liability Company to be formed under the Florida Limited Liability Company Act, as Amended (the "Act"), hereby form a Florida Limited Liability Company (the "Company") pursuant to the Act, and hereby set forth the following Articles of Organization (the "Articles"):

ARTICLE I

Name

The Name of the Company is Manufactured Housing Title, LLC, a Florida limited liability company.

ARTICLE II

Commencement Date and Duration

The Company's existence shall commence upon filing these Articles with the Florida Department of State, and shall continue perpetually unless dissolved in accordance with Section 608.441 of the Act.

ARTICLE III

Purpose

The Company is created to engage in any lawful activity.

ARTICLE IV

Principal Office

The mailing address and the street address of the principal office of the Company shall be 1203 SW 12th Street, Ocala, FL 34474.

01 MAY 16 PM 5:34
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

ARTICLE V

Registered Agent and Office

The initial registered agent for the Company for service of process shall be Craig J. Muldoon, and the address of the registered agent shall be 1203 SW 12th Street, Ocala, FL 34474.

ARTICLE VI

Management of Business

The Company shall be managed by a Manager or Managers. Advanced Title Research Services, Inc., 1203 SW 12th Street, Ocala, FL 34474, will serve as Manager of the Company until its successor is elected and qualified as provided in the Operating Agreement. The Manager is hereby authorized to convey and encumber title to all real and personal property of the Company, borrow money or obtain other financial accommodations for the Company, create security interests in any property of the Company, and to otherwise deal with the assets and property of the Company in any manner which the Manager deems appropriate. In furtherance of such authorization, the Manager shall have the authority to execute on behalf of the Company any and all agreements, deeds, mortgages, security interests, conditional sales contracts, trust agreements, indentures, leases, conveyance documents, and all other certificates, instruments, and documents as are necessary, reasonable, or desirable to convey or encumber title to any real or personal property of the Company. The signature and execution of such documents by the Manager shall clearly set forth that the execution is on behalf of the Company, and that the Manager is signing on behalf of the Company. Third parties may rely upon the execution of such documents by the Manager as binding on the Company without further inquiry, consent, or approval.

ARTICLE VII

Admission of Additional Members

Additional Members may be admitted only upon the unanimous consent of the Members, upon terms and conditions established by the Members from time to time in their sole discretion.

ARTICLE VIII

Powers

The Company shall have all of the powers and authority set forth in Section 608.404 of the Act unless limited by these Articles of Organization or the Operating Agreement.

ARTICLE IX

Property

(a) Ownership. All property originally paid or transferred to the Company as contributions to capital by the Members, or subsequently acquired by purchase or otherwise on account of the Company, shall be the property of the Company.

(b) Title. The title to all property of the Company shall be held in the name of the Company.

ARTICLE X

Amendments

These Articles may be amended or restated at any time by the unanimous consent of the Members, and such amendment or restatement shall be filed with the Florida Department of State in accordance with the provisions of Section 608.411 of the Act.

ARTICLE XI

Operating Agreement

An Operating Agreement shall be prepared and adopted to govern the internal affairs of the Company containing such provisions as may be necessary, reasonable, or desirable, except that no provision of such Operating Agreement may conflict with the provisions of these Articles unless permitted herein. The power to adopt, alter, amend, or repeal the Operating Agreement shall be set forth therein.

ARTICLE XII

Contracting Debts

No debt shall be contracted nor liability incurred by or on behalf of the Company except by its Manager, and no Member is authorized or empowered to contract debts or incur liabilities on behalf of the Company unless such Member is also a Manager.

WHEREFORE, the undersigned Members of Manufactured Housing Title, LLC, have executed these Articles of Organization this 9th day of May, 2001.

ADVANCED TITLE RESEARCH
SERVICES, INC.

By: [Signature]
Craig J. Muldoon, President

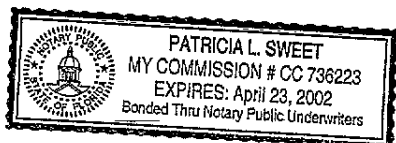
FRIER HOME SALES, INC.

By: [Signature]
Matthew Frier, President

STATE OF FLORIDA

COUNTY OF Marion

The foregoing instrument was acknowledged before me this 9 day of May, 2001 by Craig J. Muldoon, the President of ADVANCED TITLE RESEARCH SERVICES, INC., on behalf of the corporation who is personally known to me or produced _____ as identification, and did not take an oath.



[Signature]
Signature of Person Taking Acknowledgment

Name of Acknowledgor Typed, Printed or Stamped
My commission expires:

STATE OF FLORIDA

COUNTY OF Sumner

The foregoing instrument was acknowledged before me this 9th day of May, 2001 by Matthew Frier, the President of FRIER HOME SALES, INC., on behalf of the corporation who is personally known to me or produced _____ as identification, and did not take an oath.

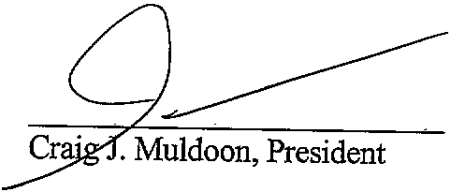
NICOLE DIANNE FURST
Notary Public, State of Florida
My comm. exp. July 11, 2003
Comm. No. CC853376

[Signature]
Signature of Person Taking Acknowledgment

Name of Acknowledgor Typed, Printed or Stamped
My commission expires:

CERTIFICATE OF DESIGNATION
AND ACCEPTANCE OF REGISTERED AGENT
FOR MANUFACTURED HOUSING TITLE, LLC

The undersigned, having been named Registered Agent and designated to accept service of process for the above-stated Limited Liability Company pursuant to the provisions of Section 608.415, Florida Statutes, at the place designated herein, hereby accepts the appointment as registered agent and agrees to act in such capacity. The undersigned further agrees to comply with the provisions of all statutes relative to the proper and complete performance of the duties of registered agent, and acknowledges familiarity with, and accepts, the obligations of that position.



Craig J. Muldoon, President

Dated: 5-8-2001