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MJH.



April 27, 2004

Registration Section Division of Corporations 409 E. Gaines St. Tallahassee, FL 32399

To: Registration Section Division of Corporations

Re: Flagler Volusia Title Company LLC Articles of Organization

The enclosed Articles of Organization and fee(s) are submitted for filing.

Please return all correspondence concerning this matter to the following:

W. Douglas Smith

America's Choice Title Company

4200 Marsh Landing Blvd., Suite 201

Jacksonville Beach, FL 32250

For further information concerning this matter, please call:

W. Douglas Smith at (904) 280-3535

Sincerely,

W. Douglas Smith Vice President General Counsel

ARTICLES OF ORGANIZATION OF FLAGLER VOLUSIA TITLE COMPANY, LLC.

The undersigned, for the purpose of forming a Limited Liability Company under the Florida Limited Liability Company Act files its Articles of Organization:

Article I

Name

The name of this Limited Liability Company is Flagler Volusia Title Company, LLC.

Article II

Mailing Address and Street Address

The mailing address and the street address of the principal office of Flagler Volusia Title Company, LLC is 29 Old Kings Road, Suite 2A, Palm Coast, FL 32137.

Article III

Purpose

Flagler Volusia Title Company, LLC, is organized for the purpose of providing real estate closing services, title insurance services, and other related services, including the transaction of any business permitted by law.

Article IV

Registered Agent

The name and street address of the registered agent is W. Douglas Smith, 4200 Marsh Landing Blvd, Suite 201, Jacksonville Beach, Florida 32250.

Article V

Operating Agreement

The business of Flagler Volusia Title Company, LLC shall be conducted in accordance with the Operating Agreement executed by the Members.

Article VI

Managing Members

W. Douglas Smith 4200 Marsh Landing Blvd, Suite 201 Jacksonville Beach, Florida 32250.

Jacksonville Beach, Florida 32250.

MGR

Dan Quiggle MGR 4200 Marsh Landing Blvd, Suite 201

In accordance with Section 608.408(3), Florida Statutes, the execution of this affidavit constitutes an affirmation under penalties of perjury that the facts stated herein are true.

IN WITNESS WHEREOF, W. Douglas Smith, the authorized member, has executed these Articles of Organization this 26th day of April, 2004.

W. Douglas Smith

Registered Agent and

Member authorized to execute these Articles of Organization.

Having been named as registered agent to accept service of process for Flagler Volusia Title Company, LLC, I am familiar the obligations of this position and 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 as provided for in Chapter 608, Florida Statutes.

W. Douglas Smith Registered Agent