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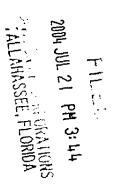
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SIDNEY M. NOWELL, P.A. ATTORNEY AT LAW P.O. BOX 819 1102 E. MOODY BLVD. BUNNELL, FL 32110

PHONE: 386-437-1668

FAX: 386-586-4014

July 20, 2004

Registration Section Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

Re: OXFORD TITLE COMPANY, L.L.C.

Dear Sir or Madam:

Enclosed please find the original and one copy of the Articles of Organization in connection with the above-referenced Limited Liability Company. Also enclosed is a check in the amount of \$125.00 representing the filing fee and Designation of Registered Agent. Please return all correspondence concerning this matter to my attention at the above address.

Thank you for your assistance in this matter. If you have any questions or require additional information, please do not hesitate to give me a call.

Very truly yours,

Sidney M. Nowell

SMN/pgr Enclosures

ARTICLES OF ORGANIZATION FOR

OXFORD TITLE COMPANY, L.L.C. a Florida Limited Liability Company,



ARTICLE I. NAME

The name of the Limited Liability Company is:

OXFORD TITLE COMPANY, L.L.C.

ARTICLE II. ADDRESS

The mailing address and street address of the principal office of the Limited Liability Company is:

P.O. Box 819 1102 E. Moody Blvd. Bunnell, FL 32110

ARTICLE III. NATURE OF BUSINESS

This Limited Liability Company is organized for the purpose of providing title insurance and related services, under the laws of the State of Florida.

ARTICLE IV. REGISTERED AGENT

The name and address of the Registered Agent is:

Sidney M. Nowell, Esq. 1102 E. Moody Blvd. Bunnell, FL 32110

DESIGNATION OF AND ACCEPTANCE BY REGISTERED AGENT

Having been named as Registered Agent and to accept service of process for the abovestated 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 as provided for in Chapter 608, F.S.

Sidney M. Nowell, Registered Agent

7 19/04 Date

ARTICLE V. MANAGERS OR MANAGING MEMBERS

The names and addresses of the Managers are as follows:

Sidney M. Nowell, MGR 1102 E. Moody Blvd. Bunnell, FL 32110

Herbert Heron, MGR 195 Wellington Drive Palm Coast, FL 32164

Noel Richardson, MGR 195 Wellington Drive Palm Coast, FL 32164

Oliver Quinn, MGR 201 Pemberton Avenue Plainfield, NJ 07060-2853

Mark Quinn, MGR 34 VanDoren Avenue Somerset, NJ 08873-2734

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

Sidney M. Nowell, MGR

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