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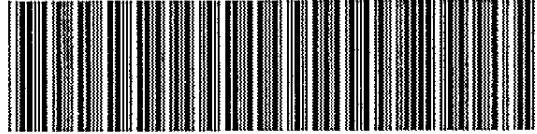
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Law Office of René G. VanDeVoorde

1327 North Central Avenue
Sebastian, Florida 32958
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René G. VanDeVoorde
David L. Hancock
Attorneys at Law

Mari Parsons
Of Counsel

October 19, 2006

Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

RE: Hibiscus Title Services of Indian River County, L.L.C.

Dear Sir or Madam:

Please find enclosed with this letter the original Articles of Organization for the captioned limited liability company and the original Certificate of Designation of Registered Agent and Registered Office. Please accept the enclosures for filing with your office. A check for your required filing fee of \$125.00 is enclosed with this letter.

Also enclosed are photocopies of the Articles of Organization and Certificate of Designation of Registered Agent and Registered Office which I ask that you stamp in acknowledgment of your receipt of these instruments and return the stamped copies to me with your letter confirming the creation of Hibiscus Title Services of Indian River County, L.L.C. Thank you.

Very truly yours,

David L. Hancock
For the Firm

DLH/dlh

Enclosures

Sent Via Federal Express

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TALLAHASSEE, FLORIDA

**ARTICLES OF ORGANIZATION
OF
HIBISCUS TITLE SERVICES OF INDIAN RIVER COUNTY, L.L.C.**

The undersigned, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, Florida Statutes, Chapter 608, hereby makes, acknowledges, and files the following Articles of Organization.

ARTICLE I -- NAME

The name of the limited liability company shall be Hibiscus Title Services of Indian River County, L.L.C. (hereinafter referred to as "Company").

ARTICLE II -- ADDRESS

The mailing address and street address of the principal office of the Company shall be 2770 Indian River Boulevard, Suite 314, Vero Beach, Florida 32960.

ARTICLE III -- DURATION

The Company shall commence its existence on the date these Articles of Organization are filed by the Florida Department of State. The Company's existence shall be perpetual unless the Company is earlier dissolved as provided in these Articles of Organization.

ARTICLE IV -- REGISTERED OFFICE AND AGENT

The name and street address of the registered agent of the Company in the State of Florida shall be Marybeth Verde, 1319 North Central Avenue, Sebastian, Florida 32958.

ARTICLE V -- CAPITAL CONTRIBUTIONS

The members of the Company shall initially contribute to the capital of the Company in such amounts as agreed to by the members. Each member shall make additional capital contributions to the Company only on the unanimous consent of all the members.

ARTICLE VI -- ADMISSION OF NEW MEMBERS

No additional members shall be admitted to the Company except with the unanimous written consent of all the members of the Company and on such terms and conditions as shall be determined by all the members. A member may transfer his or her interest in the Company as set forth in the operating agreement of the Company, but the transferee shall have no right to participate in the management of the business and affairs of the Company or become a member unless all the other members of the Company, other than the member proposing to dispose of his or her interest, approve of the proposed transfer by unanimous written consent.

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ARTICLE VII -- TERMINATION OF EXISTENCE

The Company shall be dissolved on the death, bankruptcy, or dissolution of a member or on the occurrence of any other event that terminates the continued membership of a member in the Company unless the business of the Company is continued by the consent of all the remaining members.

ARTICLE VIII -- MANAGEMENT

The Company shall be managed by the managers in accordance with the operating agreement adopted by the members for the management of the business and affairs of the Company. The initial managers of the Company shall be Joseph E. Coakley and Marybeth Verde. The operating agreement may contain any provision for the regulation and management of the affairs of the Company not inconsistent with law or these Articles of Organization.

IN WITNESS WHEREOF, the undersigned organizer has made and subscribed these Articles of Organization on October 19, 2006.

A handwritten signature in black ink, appearing to read "David L. Hancock", is written over a horizontal line.

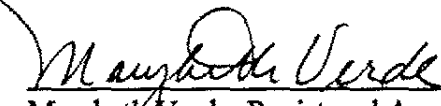
David L. Hancock, Esq., Authorized
Representative of Hibiscus Title Services of
Indian River County, L.L.C.

**CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED
OFFICE AND ACCEPTANCE OF REGISTERED AGENT**

Under the provisions of Florida Statutes, Chapter 608, Hibiscus Title Services of Indian River County, L.L.C., a Florida limited liability company, submits the following statement to designate a registered agent and registered office in the State of Florida:

1. The name of the limited liability company is Hibiscus Title Services of Indian River County, L.L.C.
2. The name of the registered agent is Marybeth Verde.
3. The registered office is 1319 North Central Avenue, Sebastian, Florida 32958

The undersigned, being the person named in the Articles of Organization of Hibiscus Title Services of Indian River County, L.L.C., as the registered agent of this limited liability company, hereby consents to accept service of process for the above stated company at the place designated in the Articles of Organization, and accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of his or her duties, and is familiar with and accepts the obligations of the position of registered agent.


Marybeth Verde, Registered Agent

Dated: October 19, 2006

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