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EDWARD T. CULBERTSON
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4141 CENTRAL AVENUE
ST. PETERSBURG, FLORIDA 33713
(ALSO ADMITTED TO PENNSYLVANIA BAR)
TELEPHONE (737) 327-7526
December 8, 1999

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****160.00 ****160.00

FLORIDA DEPARTMENT OF STATE
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

RE: MILLENIUM TITLE.COM, L.L.C.

Dear Sir:

I am enclosing the original and one (1) copy of the Articles of Incorporation for the above referenced corporation.

Also enclosed is a check for \$160.00 in payment of the following:

Filing Fee	\$125.00
One (1) Certified Copy	\$ 30.00
Registration of Registered Agent	\$ 5.00

Please certify the executed copy of the Articles of Incorporation and return it to me.

Thank you for your attention to this matter.

Very truly yours,


EDWARD T. CULBERTSON

ETC/as
Enclosures

FILED
99 DEC 10 PM 4:50
TALLAHASSEE, FLORIDA

ARTICLES OF ORGANIZATION
OF
MILLENIUM TITLE.COM, L.L.C.

The undersigned hereby subscribe to these Articles of Organization to form a limited liability company under the laws of the State of Florida.

I.

The name of the organization is MILLENIUM TITLE.COM, L.L.C.

II.

This organization is formed for the purpose of the transaction of any or all lawful business for which limited liability companies may be organized under Florida Statutes, Chapter 608.

III.

The period of duration of this organization is perpetual.

IV.

The mailing and street address of this organization's principal office and of its initial registered office is 4134 Central Ave., St. Petersburg, Florida 33711, and the initial registered agent at that address is KEVIN M. HUSSEY.

V.

Additional members may be admitted to the company upon the unanimous agreement of all current members, upon such terms and conditions as such members may agree.

VI.

Upon the death, retirement, dissolution, resignation, expulsion, or bankruptcy of a member, or of any other event causing the termination of the membership of a member, the organization may continue to operate under the control of the remaining membership.

VII.

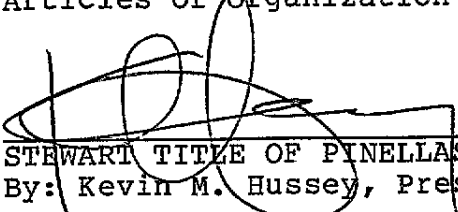
This organization shall be managed by its members. The names and addresses of the initial members of this organization, and the names and addresses of the persons signing these Articles are:

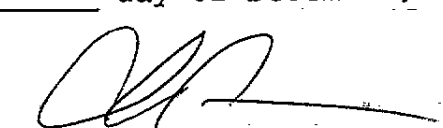
STEWART TITLE OF PINELLAS, INC.
By: Kevin M. Hussey, President
4134 Central Ave.
St. Petersburg, Fl 33711

FLORIDA FOR SALE BY OWNER.COM, INC.
By: David Maso, President
9400 4th Street N., Suite 209
St. Petersburg, Fl 33702

IN WITNESS WHEREOF, the undersigned subscribers have executed these

Articles of Organization on the 6th day of December, 1999.


STEWART TITLE OF PINELLAS, INC.
By: Kevin M. Hussey, President


FLORIDA FOR SALE BY OWNER.COM, INC.
By: David Maso, President

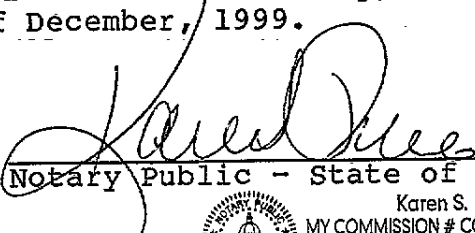
Having been named as Registered Agent and to accept service of process for this organization at the address designated above, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.


KEVIN M. HUSSEY

STATE OF FLORIDA)
COUNTY OF PINELLAS)

BEFORE ME, the undersigned authority, this day personally appeared KEVIN M. HUSSEY, as President of STEWART TITLE OF PINELLAS, INC., and DAVID MASO, as President of FLORIDA FOR SALE BY OWNER.COM, INC., to me well known to be the individuals described in and who executed the above and foregoing Articles of Organization of MILLENNIUM TITLE.COM, L.L.C., and they acknowledged before me that they executed the Articles freely and voluntarily for the uses and purposes therein expressed.

WITNESS my hand and official seal at St. Petersburg, last mentioned County and State, this 6th day of December, 1999.


Notary Public - State of Florida

STATE OF FLORIDA)
COUNTY OF PINELLAS)



Karen S. Price
MY COMMISSION # CC821967 EXPIRES
May 28, 2003
BONDED THRU TROY FAIR INSURANCE, INC.

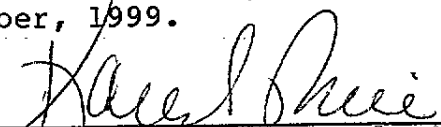
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DEC 10 1999

BEFORE ME, the undersigned authority, this day personally appeared KEVIN M. HUSSEY, to me well known to be the individual described in and who executed the above and foregoing Articles of Organization of MILLENNIUM TITLE.COM, L.L.C., and he acknowledged before me that he subscribed his signature to the foregoing Articles of Organization as accepting the designation as Resident Agent for said company, freely and voluntarily.

WITNESS my hand and official seal at St. Petersburg last mentioned County and State, this 6th day of December, 1999.



Karen S. Price
MY COMMISSION # CC821967 EXPIRES
May 28, 2003
BONDED THRU TROY FAIR INSURANCE, INC.


Notary Public - State of Florida