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Feb. 26, 2001

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

100003958641--6
-04/04/01--01052--030
****122.50 *****78.75

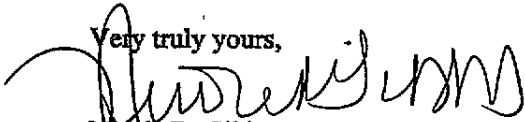
RE: Intra coastal Title Insurance Agency, Inc.
15 Cypress Branch Way STE 203
Palm Coast FL 32164

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,



Nicole R. Gibbs,
Registered Agent

15 Cypress Branch Way STE 203
Palm Coast, FL 32164
904-445-2100

FILED
2001 APR -4 PM 3:36
SECRETARY OF STATE
TALLAHASSEE FLORIDA

4/9/01

FILED

2001 APR -4 PM 3:36

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION

OF

Intracoastal Title Insurance Agency, Inc.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, adopt the following Articles of Incorporation:

ARTICLE ONE - NAME

The name of this corporation is Intracoastal Title Insurance Agency, Inc.

ARTICLE TWO - PRINCIPAL OFFICE

The street address of the initial principal office of the corporation is
15 Cypress Branch Way STE 203
Palm Coast FL 32164
The mailing address of the corporation is
15 Cypress Branch Way STE 203
Palm Coast FL 32164

ARTICLE THREE - CORPORATE DURATION

This duration of the corporation is perpetual.

ARTICLE FOUR - PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of real estate transactions and closings.
2. To transact any other lawful business for which corporations may be incorporated under the Florida Business Corporation Act or engage in any other trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the preceding business.
3. To do such other things as are incidental to the above or necessary or desirable in order to accomplish the above.

ARTICLE FIVE - CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 500. Such shares shall be of a single class and shall have a par value of \$1.00 per share and shall be fully paid before the corporation begins the transaction of its business.

ARTICLE SIX - REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 15 Cypress Branch Way STE 203 Palm Coast FL 32165, and the name of its initial registered agent at such address is Nicole K. Gibbs

ARTICLE SEVEN - DIRECTORS

The number of directors constituting the corporation's initial board of directors is 3. The name and address of each person who is to serve as a member of the initial board of directors is:

<u>Sandra H. McDermott, Pres.</u>	<u>8 Eagle Pass, Palm Coast, FL 32164</u>
<u>David D Gibbs, Treas</u>	<u>1509 Oak Forest Dr</u>
<u>Nicole K Gibbs, V. Pres.</u>	<u>Ormond Beach FL 32174</u>

ARTICLE EIGHT - INCORPORATORS

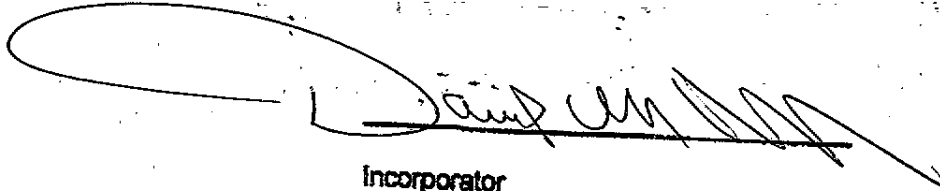
The name and address of each incorporator is:

David D Gibbs
1509 Oak Forest Drive
Ormond Beach FL 32174

15 Cypress Branch Way STE 203

EXECUTED by the undersigned at Palm Coast FL on

Feb 27



Incorporator

Incorporator

Incorporator

STATE OF FLORIDA)
COUNTY OF Volusia)

I HEREBY CERTIFY that before me, an officer duly authorized in the state and county aforesaid to take acknowledgments, personally appeared David D Gibbs to me known to be the person described in and who executed the foregoing Articles of Incorporation.

WITNESS my hand and official seal in the county and state last aforesaid, this 28th day of Feb, 1998



SANDRA M. MCDERMOTT
Notary Public, State of Florida
My Comm. Exp. May 10, 2002
Comm. No. CC 7411158

Sandra M. McDermott
NOTARY PUBLIC SANDRA M. McDermott

STATE OF FLORIDA)
COUNTY OF _____)

I HEREBY CERTIFY that before me, an officer duly authorized in the state and county aforesaid to take acknowledgments, personally appeared _____ to

me known to be the person described in and who executed the foregoing Articles of
Incorporation.

WITNESS my hand and official seal in the county and state last aforesaid, this ____
day of _____, 199__.

NOTARY PUBLIC

STATE OF FLORIDA)

COUNTY OF _____)

I HEREBY CERTIFY that before me, an officer duly authorized in the state and
county aforesaid to take acknowledgments, personally appeared _____, to
me known to be the person described in and who executed the foregoing Articles of
Incorporation.

WITNESS my hand and official seal in the county and state last aforesaid, this ____
day of _____, 199__.

NOTARY PUBLIC

**CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT**

CERTIFICATE OF REGISTERED AGENT

OR

FILED

2001 APR -4 PM 3:36

SECRETARY OF STATE
TALLAHASSEE FLORIDA

Intra coastal Title Insurance Agency, Inc.
(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at 15 Cypress Branch Way, Suite 203
Palm Coast FL 32164

has named Nicole R. Gibbs

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.

[Signature]
(registered agent)