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April 3, 2001

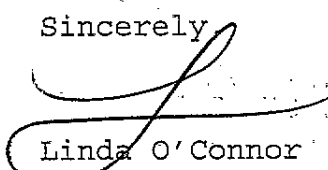
Division of Corporations
P. O. Box 6327
Tallahassee, Florida 32314

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*****78.75 *****78.75

Dear Sir or Madam:

Please find enclosed original and copy of the Articles of Incorporation of Southeastern Homes Insurance Agency, Inc. for filing. Also enclosed is a check in the amount of \$78.75 as the filing fee and for a certified copy. Please return the certified copy to this office after filing. Thank you.

Sincerely,


Linda O'Connor
Secretary to Ronald E. Clark

/ljo
Enclosures.

FILED
01 APR -5 PM 1:58
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
ALTERNATIVE TO DIRT, Inc.**

We, the undersigned, hereby apply for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the State of Florida, providing for the formation, liability, rights, privileges, duties, and immunities of a corporation for profit, under and pursuant to these Articles of Incorporation.

ARTICLE I

That the name of this corporation is: **ALTERNATIVE TO DIRT, INC.**

ARTICLE II

That the general nature of the business and objects and purposes to be transacted and carried on are that this corporation may engage in any activity or business under the laws of the United States and of this State.

ARTICLE III

That the total number of shares of capital stock which may be issued by this corporation is Five Hundred (500) shares with a par value of One Dollar (\$1.00) per share, all of which shall be common stock and shall be fully paid and non-assessable.

ARTICLE IV

The amount of capital with which this corporation shall commence business is Five Hundred Dollars (\$500.00).

ARTICLE V

This corporation shall have perpetual existence.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VI

The post office address of the principal office of this corporation is 119 Indian Trial, Florahome, Florida 32140. The street address of the principal office of this corporation is 119 Indian Trial, Florahome, Florida 32140.

ARTICLE VII

The number of directors of this corporation shall be not less than one (1) nor more than seven (7).

ARTICLE VIII

The directors are elected as stated in the By-Laws of the corporation. The names, post office addresses and street addresses of the directors of this corporation, and the names of the officers for the first year of the corporation's existence, or until their successors are elected and have qualified, are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Charles Edward Hunter Director/President	119 Indian Trial Florahome, FL. 32140
Barbara M. Hunter Vice President	119 Indian Trial Florahome, FL. 32140
Tammy S. Vining Secretary/Treasurer	210 Indian Lake Forest Drive Florahome, FL. 32140

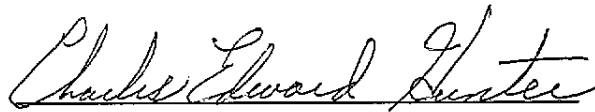
ARTICLE IX

The name of the initial registered agent is Ronald E. Clark, Esquire, whose address is 501 St. Johns Avenue, Palatka, Florida 32177.

IN WITNESS WHEREOF, the undersigned have made and subscribed these Articles of Incorporation and authorizes the same to be filed in the Office of the Secretary of

the State of Florida, and they do hereunto set their hands and seals on this 3rd day of April, 2001.

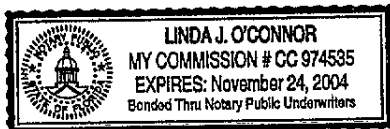


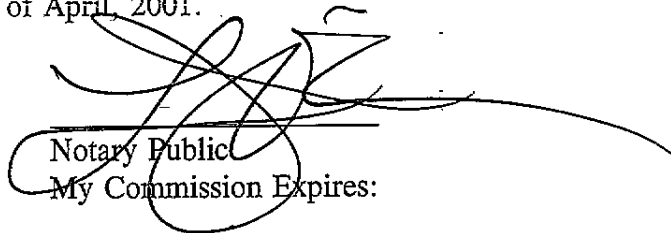

Charles Edward Hunter
119 Indian Trail
Florahome, Florida 32140

STATE OF FLORIDA
COUNTY OF PUTNAM

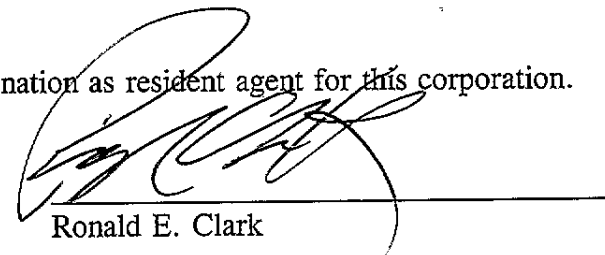
THIS DAY before me, the undersigned authority personally appeared Warren Charles Edward Hunter, known to me to be the person who executed the foregoing Articles of Incorporation and acknowledged before me that he executed the same for the purposes therein expressed, and who produced the following as identification: PERSONALLY KNOWN.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at Palatka, Putnam County, Florida, on this 3rd day of April, 2001.




Notary Public
My Commission Expires:

I HEREBY ACCEPT the designation as resident agent for this corporation.


Ronald E. Clark