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SECRETARY OF STATE
TALLAHASSEE FLORIDA

BLANCHARD, MERRIAM, ADEL & KIRKLAND, P.A.

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April 9, 2003

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314-6327

Re: AAA Title Insurance & Closing Services, Inc.

Gentlemen:


Enclosed for filing are an original and one copy of the Articles of Incorporation of AAA Title Insurance & Closing Services, Inc. Also enclosed is our check in the sum of \$70.00, representing \$35.00 for the filing fee and \$35.00 for the registered agent fee.

Please return a conformed copy of the Articles of Incorporation to me.

Thank you for your cooperation. If you have any questions, please contact me.

Sincerely,

BLANCHARD, MERRIAM,
ADEL & KIRKLAND, P.A.


Lauren E. Merriam, III

LEM/wgh
Enclosures
cc: Lawrence P. O'Reilly

ARTICLES OF INCORPORATION
of
AAA TITLE INSURANCE & CLOSING SERVICES, INC.

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03 APR 10 AM 10:26
SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I
NAME

The name of the corporation is AAA TITLE INSURANCE & CLOSING SERVICES, INC.

ARTICLE II
DURATION

The period of duration of the corporation is perpetual.

ARTICLE III
PURPOSE

The purpose is to engage in any activities or business permitted under the laws of the United States of America and Florida.

ARTICLE IV
PRINCIPAL OFFICE AND MAILING ADDRESS

The street address of the initial principal office of the corporation is 5 Corona Court, Palm Coast, Florida 32137, and the mailing address is 138 Palm Coast Parkway, NE, Box #334, Palm Coast, Florida 32137.

ARTICLE V
CAPITAL STOCK

The corporation is authorized to issue 1,000 shares, all of one class, at ONE and 00/100 (\$1.00) DOLLAR par value.

ARTICLE VI
INITIAL REGISTERED AGENT AND OFFICE

The name and street address of the initial registered office and agent of this corporation is:

(A) Registered Agent: BLANCHARD, MERRIAM, ADEL &
KIRKLAND, P.A.

(B) Registered Office: 4 SE Broadway
Ocala, Florida 34471

ARTICLE VII
INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by an amendment of the Bylaws of the corporation in the manner provided by law, but shall never be less than one (1). The name and address of the initial director of this corporation is:

LAWRENCE P. O'REILLY
138 Palm Coast Parkway, NE
Box #334
Palm Coast, Florida 32137

ARTICLE VIII
INCORPORATOR

The name and address of the incorporator signing these Articles of Incorporation is:

LAUREN E. MERRIAM, III
Post Office Box 1869
Ocala, Florida 34478

ARTICLE IX
AMENDMENT OF ARTICLES

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment to these Articles, and any right conferred upon the shareholders is subject to this reservation.

FILED

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles this

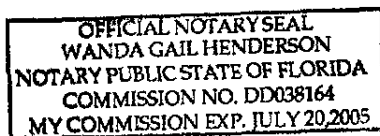
9th day of April, 2003.

03 APR 10 AM 10:26
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Lauren E Merriam III
LAUREN E. MERRIAM, III

STATE OF FLORIDA)
COUNTY OF MARION)

The foregoing instrument was acknowledged before me this 9th day of April, 2003, by
LAUREN E. MERRIAM, III, who is personally known to me or who has produced
_____ as identification.



Wanda Gail Henderson

(Print Name)

Notary Public, State of Florida
My Commission Expires:

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

Having been named as the registered agent for the above corporation for the purpose of
accepting service of process at the registered office designated in the Articles of Incorporation, I
accept such appointment and am familiar with and accept the obligations of that position.

DATED this 9th day of April, 2003.

BLANCHARD, MERRIAM, ADEL
& KIRKLAND, P.A.

Lauren E Merriam III

By: LAUREN E. MERRIAM, III, Vice President
Registered Agent