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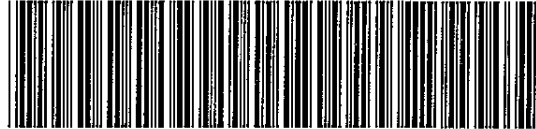
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

02-27-04  
T.B.



*Law Office*  
**JACKSON AND MASON**

*A Partnership of Professional Attorneys*  
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JACKSONVILLE, FLORIDA 32202  
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E. THORNTON (NED) JACKSON (1911-1986)  
RICHARD T. GORDON IV (1952-1989)  
EDWARD P. JACKSON  
DEMERE MASON\*

\*Board Certified Marital/Family Law

DEBORAH L. LUCY, PARALEGAL\*  
JOANNA MONETTI, PARALEGAL

\*Certified Legal Assistant

February 19, 2004

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

Dear Sir:

Enclosed please find the Articles of Incorporation of 1<sup>ST</sup> ADVANTAGE TITLE INSURANCE, INC. and the certificate designating the resident agent. Please file this corporation. I have enclosed my check for \$87.50 to cover the filing fee.

Thank you for your cooperation in this matter.

Cordially,

JACKSON AND MASON

Edward P. Jackson

EPJ/jke  
enclosures

**ARTICLES OF INCORPORATION**  
**OF**  
**1<sup>st</sup> ADVANTAGE TITLE INSURANCE, INC.**

**ARTICLE I.**

The name of this corporation is 1<sup>st</sup> Advantage Title Insurance, Inc.

**ARTICLE II.**

This corporation shall have a perpetual existence.

**ARTICLE III.**

This corporation is organized for the purpose of transacting any and all lawful business.

**ARTICLE IV.**

This corporation is authorized to issue FIVE Thousand (5,000) Shares of One Dollar (\$1.00) par value common stock.

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**ARTICLE V.**

The street address of the office of this corporation is 7855 Argyle Blvd., Suite 404, Jacksonville, FL 32244, and the name of the initial registered agent of this corporation is Samuel L. Higginbotham, will accept service at 505 Jimbay Dr., Orange Park, FL 32073. The principal place of business of this corporation is 7855 Argyle Blvd., Suite 404, Jacksonville, FL 32244.

**ARTICLE VI.**

This corporation shall have one (2) Directors initially. The number of Directors may be either increased or diminished from time to time by the By-Laws. The name and address of the initial Director of this corporation is: Samuel L. Higginbotham, 505 Jimbay Drive, Orange Park, FL 32073.

**ARTICLE VII.**

The name and address of the Officers of this corporation are:

Samuel L. Higginbotham, 505 Jimbay Drive, Orange Park, FL 32073

Deborah Jean Higginbotham, 505 Jimbay Drive, Orange Park, FL 32073

**ARTICLE VIII.**

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

Samuel L. Higginbotham, 505 Jimbay Drive, Orange Park, FL 32073.

**ARTICLE IX.**

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the voting Shareholders.

**ARTICLE X.**

Shares of capital stock of this corporation shall be issued initially to the following and in the amounts set forth opposite its name:

Samuel L. Higginbotham	3000
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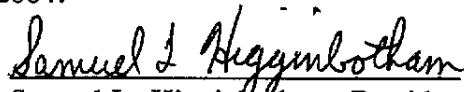
**ARTICLE XI.**

The Directors of this corporation may take action by written consent, as provided by law.

**ARTICLE XII.**

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholders meeting by a majority of the Stockholders entitled to vote thereon, unless all of the Directors and all of the Stockholders sign a written statement manifesting their intention that a certain amendment of the Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned subscribed has executed these Articles of Incorporation, this 19th day of February, 2004.

  
Samuel L. Higginbotham, President

STATE OF FLORIDA  
ss  
COUNTY OF DUVAL

BEFORE ME, personally appeared Samuel L. Higginbotham, who, being by me first duly sworn executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed these Articles of Incorporation as his free act and deed, for the uses and purposes therein expressed and produced as identification his Florida Drivers License Number H251-792-63-340-0

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State and County, aforesaid, this 19th Day of February, 2004.

Jo Elsea  
NOTARY PUBLIC  
Print Name: JO ELSEA  
(Notary Seal)

JO ELSEA  
Notary Public, State of Florida  
My comm. exp. Feb. 19, 2007  
Comm. No. DD 185667

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE  
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM  
PROCESS MAY BE SERVED**

IN COMPLIANCE WITH SECTION 48.901, FLORIDA STATUTES, THE  
FOLLOWING IS SUBMITTED.

FIRST-THAT 1<sup>ST</sup> ADVANTAGE TITLE INSURANCE, INC.  
DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF  
FLORIDA, WITH ITS PRINCIPAL BUSINESS AT CITY OF JACKSONVILLE  
STATE OF FLORIDA, HAS NAMED SAMUEL L. HIGGINBOTHAM RESIDENT  
AGENT.

LOCATED AT 7855 ARGYLE FOREST BLVD., STE. 404  
(STREET ADDRESS AND NUMBER OF BUILDING, P.O. BOX ADDRESS)

CITY OF JACKSONVILLE STATE OF FLORIDA, AS ITS AGENT TO ACCEPT  
(CITY)

SERVICE OF PROCESS WITHIN FLORIDA.

Samuel L. Higginbotham  
SAMUEL L. HIGGINBOTHAM  
TITLE PRESIDENT/SECRETARY  
DATE 2/19/04

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE  
STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I  
HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY  
WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND  
COMPLETE PERFORMANCE OF MY DUTIES.

Samuel L. Higginbotham  
SAMUEL L. HIGGINBOTHAM  
RESIDENT AGENT  
DATE 2/19/04

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SECRETARY OF STATE  
ALLAHSEE, FLORIDA