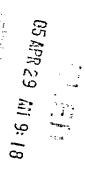


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04/23/05--01021--008 **78.75



TRANSMITTAL LETTER

Department of State Division of Corporations PO Box 6327 Tallahassee, FL 32314

SUBJECT: RIVER CITY TITLE, INC.

Enclosed are an original and one copy of the articles of incorporation and a check for:

\$78.75. (Filing fee and Certified Copy).

From: RIVER CITY TITLE, INC

6196 LAKE GRAY BLVD SUITE #115

JACKSONVILLE FL 32244

(904)771-8000

ARTICLES OF INCORPORATION

RIVER CITY TITLE, INC. a Florida Corporation

ARTICLE ONE NAME AND ADDRESS OF PRINCIPAL OFFICE

The name of this corporation shall be RIVER CITY TITLE, INC., a Florida corporation. The mailing address of the principal office is 6196 LAKE GRAY BLVD STE #115, JACKSONVILLE FL 32244.

ARTICLE TWO PURPOSE

The corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE THREE DURATION

The term for which this corporation shall exist shall be perpetual commencing on the date of filing in the Secretary of States Office.

ARTICLE FOUR CAPITAL STOCK

The corporation is authorized to issue 1000 shares at One Dollar (\$1.00) par value common stock.

ARTICLE FIVE INCORPORATORS

The name and address of the person(s) signing these Articles is:

BRIAN MICHAUD, PRESIDENT 8433 SOUTHSIDE BLVD #1404 JACKSONVILLE FL 32256

SASKIA SMITH, VICE PRESIDENT 9164 SHINDLER CROSSING DR JACKSONVILLE FL 32222

ARTICLE 6 BY LAWS

The power to adopt, alter, amend, or repeal By Laws shall be vested in the Board of Directors, subject to the approval of the shareholders.

ARTICLE SEVEN INITIAL REGISTERED OFFICE AND AGENT

The address of the initial office of this corporation is 6196 LAKE GRAY BLVD #115, JACKSONVILLE FL 32244 and the name of the initial registered agent of this corporation is BRIAN MICHAUD.

ARTICLE EIGHT

The names and addresses of the officers of this corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed and have qualified are as follows:

President, Treasurer-

BRIAN MICHAUD

8433 SOUTHSIDE BLVD #1404 JACKSONVILLE FL 32256

Vice President, Secretary-

SASKIA SMITH

9164 SHINDLER GROSSING DR

JACKSONVILLE FL 32222

ARTICLE NINE

The effective date of the corporation shall be MAY 1, 2005

Signature/Registered Agent/President/

Incorporator

Signature/Vice President

Date