

RICHARD B. FITZPATRICK
CURTIS J. NEAL
JAMES A. NEAL, JR.

CHARLES H. FITZPATRICK
1923 - 1986

AREA CODE 904
726-1881
FAX 726-4240

Fitzpatrick & Fitzpatrick, P.A.

ATTORNEYS AT LAW
213 NORTH APOPKA AVENUE
INVERNESS, FLORIDA 34460-4290

P96000000906

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

Re: Articles of Incorporation
for: Citrus Title Co., Inc.

Dear Sir/Madam:

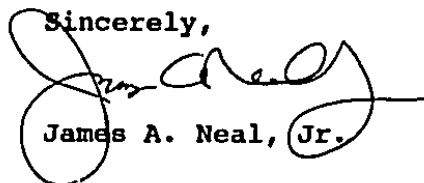
I am enclosing herewith an original and a copy of the Articles of Incorporation for the above named corporation. In addition, a check in the amount of \$122.50 is enclosed which represents the following fees:

Filing Fee.....	\$ 35.00
Certified Copy.....	\$ 52.50
Registered Agent Fee.....	\$ 35.00
Total.....	\$122.50

Please file the original of the enclosed Articles of Incorporation and return a certified copy to the undersigned in the enclosed self-addressed stamped envelope provided for your convenience.

Your prompt attention to this matter would be appreciated.

Sincerely,


James A. Neal, Jr.

JAN/eay
enclosures: Articles
xc: Citrus Title Co., Inc.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

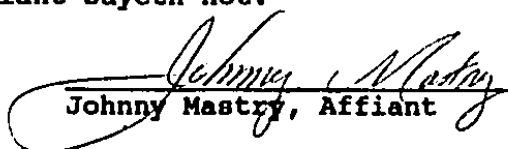
WRITTEN CONSENT TO USE OF RESERVED
CORPORATE NAME

STATE OF
COUNTY OF

BEFORE ME the undersigned authority personally appeared Johnny Mastry of Commonwealth Land Title Insurance Company, who after having been first duly sworn according to law, deposes and states:

1. My name is Johnny Mastry and I make this written consent upon my personal knowledge of the facts herein.
2. That the affiant is employed by Commonwealth Land Title Insurance Co., and has the authority to issue this consent.
3. That the affiant reserved the corporate name "Citrus Title Co., Inc." with the Florida Secretary of State's office on the 5th day of ~~November~~ ^{September}, 1995.
4. That the affiant for himself and on behalf of Commonwealth Land Title Insurance Co., consents to the filing of the Articles of Incorporation for Citrus Title Company, Inc., by James W. Smith.

Further Affiant Sayeth not.

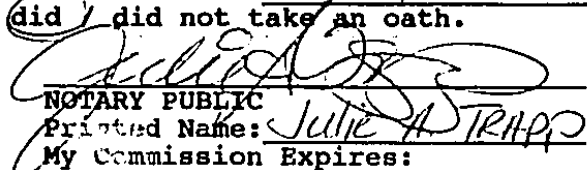

Johnny Mastry, Affiant

STATE OF Florida
COUNTY OF Orange

The foregoing Written Consent to Use of Reserved Corporate Name was acknowledged before me this 14th day of December, 1995, by Johnny Mastry who is personally known to me / ~~who has~~ produced ~~Florida Drivers License~~ - No. N/A as identification and who ~~did~~ / did not take an oath.



OFFICIAL SEAL
JULIE A. TRAPP
My Commission Expires
Feb. 4, 1996
Comm. No. CC 177784


NOTARY PUBLIC
Printed Name: JULIE A. TRAPP
My Commission Expires:

**ARTICLES OF INCORPORATION
OF
CITRUS TITLE CO., INC.**

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FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person, competent to contract, hereby sets forth his intention to form a corporation under the laws of the State of Florida.

Article 1. Name.

The name of this corporation is Citrus Title Co., Inc.

Article 2. General Purpose.

This corporation is organized for the purpose of transacting any and all lawful business for which a corporation may be incorporated under the laws of the State of Florida.

Article 3. Capital Stock.

This corporation is authorized to issue one thousand (1,000) shares of One Dollar (\$1.00) par value common stock.

Article 4. Registered Office and Agent.

The street address of the principal place of business of this corporation is 213 Courthouse Square, Inverness FL 34450, and the name of the initial registered agent of this

corporation is James W. Smith, whose address is 1901 West Colonial Drive, Orlando FL 32804 .

Article 5. Initial Board of Directors.

This corporation shall have one director initially. The number of directors may be either increased or decreased from time to time in accordance with the provisions of the by laws, but shall never be less than one. The name of the initial director of this corporation is:

James W. Smith
1901 West Colonial Drive
Orlando FL 32804

Article 6. Incorporator.

The name and address of the person signing these articles is:

James W. Smith
1901 West Colonial Drive
Orlando FL 32804

Article 7. By-Laws.

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors and Shareholders of this corporation.

Article 8. Indemnification.

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by the laws of the State of Florida.

Article 9. Amendments.

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

Article 10. Pre-emptive Rights.

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase at pro-rata share thereof at the price of which it is offered to others.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 19th day of DECEMBER, 1995.



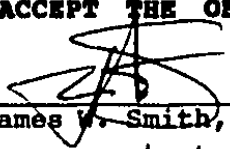
James W. Smith

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

Pursuant to the provisions of sections 607.0501 or 617.0501,
Florida Statutes, the undersigned corporation, organized under
the laws of the State of Florida, submits the following
statement in designating the registered office/registered
agent, in the State of Florida.

1. The name of the corporation is: Citrus Title Co., Inc.
2. The name and address of the registered agent and office
are as follows: James W. Smith, 1901 West Colonial Drive
Orlando FL 32804.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF
PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE
DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT
AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I
FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES
RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES,
AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY
POSITION AS REGISTERED AGENT.

By: 
James W. Smith, Registered Agent

Date: 12/19/95

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA