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VAN HOUTEN & PONDER, P. A.
ATTORNEYS AT LAW

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**ATTORNEYS' TITLE INSURANCE FUND, INC.
CORPORATION-ORDER FORM**

FROM: MICHAEL A. VAN HOUTEN, ESQ.
DATE: FEBRUARY 15, 1996
RE: AVA & RUFUS, INC.
PRODUCT: FILING OF CORPORATE DOCUMENTS

Enclosed please find the following:

1. Letter to Secretary of State, along with a check in the amount of \$70.00.
2. Articles of Incorporation of Ava & Rufus, Inc.

Please file the above documents with the Secretary of State. In addition, as shown in my letter to the Secretary of State, please fax a confirmation copy of the Articles to my office by Monday, February 19th. Thank you for your assistance and please call if you have any questions.

RECEIVED
5 FEB 16 PM 3:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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D. BROWN FEB 16 1996

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February 15, 1996

Secretary of State
Division of Corporations
Department of State
P.O. Box 6327
Tallahassee, FL 32301

Re: Ava & Rufus, Inc.

Dear Sir or Madam:

Enclosed is the original plus one copy of the Articles of Incorporation of Ava & Rufus, Inc. In addition, a check in the amount of \$70.00 is enclosed which represents the following fees:

Filing Fee: \$35.00


Registered Agent
Designation 35.00
\$70.00

Please file the original of the enclosed Articles of Incorporation and return a copy to the undersigned.

In addition, please fax a confirmation copy of the Articles to my office at (904) 258-1355 by Monday, February 19, 1996.

Thank you in advance for your assistance.

Sincerely yours,



Michael A. Van Houten

/rs
Enclosures

ARTICLES OF INCORPORATION
OF

AVA & RUFUS, INC.

The undersigned subscriber to these Articles of Incorporation
a natural person competent to contract, hereby forms a corporation
under the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

AVA & RUFUS, INC.

The principal place of business of this corporation shall be 2552
Tomoka Farms Road, Daytona Beach, FL 32114.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful
activities or business permitted under the laws of the United
States, the State of Florida or any other state, country, territory
or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is
authorized to have outstanding at any one time is 7,500 shares of
common stock having \$1 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the
corporation shall be 114 South Palmetto Avenue, Daytona Beach,
Florida, 32114, and the name of the initial registered agent of the
corporation at that address is Michael A. Van Houten.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. PREEMPTIVE 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 his pro rata share thereof at the price at which it is offered to others.

ARTICLE VII. SPECIAL PROVISION

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as are necessary will be taken by the appropriate officers to accomplish this compliance.

ARTICLE VIII. OFFICERS

The name and address of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Diane F. Lapham
Pres./Sec./Treas.

2552 Tomoka Farms Road
Daytona Beach, FL 32114

ARTICLE IX. INCORPORATOR

The name and street address of the incorporator to these

Articles of Incorporation is:

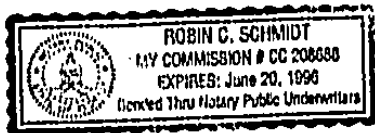
Michael A. Van Houten
114 S. Palmetto Avenue
Daytona Beach, FL 32174


IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation on this 15th day of February, 1996.


MICHAEL A. VAN HOUTEN

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 15th day of February, 1996, by Michael A. Van Houten, who is personally known to me or who has produced _____ as identification.




Notary Public
State of Florida at Large

My Commission Expires:

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED HEREIN, 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, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA STATUTES.


MICHAEL A. VAN HOUTEN
Registered Agent

Dated: February 15, 1996

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA