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100 N. W. 11th St.
Tallahassee, FL 32301
904-222-0171
222-0171

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FILED
96 MAR 11 PM 2:08 96 MAR 11 AM 10:08
DIVISION OF REGISTRATION SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ORDER NO. : 000000000000
REFERENCE : 000000000000
AUTHORIZATION : Patricia Pyzdek
ORDER TYPE : 1-200000

ORDER DATE : March 11, 1996
ORDER TIME : 12:46 PM
ORDER NO. : 000000000000

200001738882

CUSTOMER NO. : 000000000000
CUSTOMER : Mr. Teresa Thornton
RIVERSIDE TITLE COMPANY, INC.
1150 Polk Road, Suite 100

EFFECTIVE DATE
3-8-96

Gadsden, Georgia, FL 32301

ORDER NO. : 000000000000

NOTE: SOUTHERN TITLE OF FLORIDA, INC.

EFFECTIVE DATE:

BY _____ ARTICLES OF INCORPORATION
_____ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

_____ CERTIFIED COPY
XX _____ PLAIN STAMPED COPY
_____ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: LORI DUNLAP

EXAMINER'S INITIALS: _____

3-12-96
X

FILED

ARTICLES OF INCORPORATION
OF

96 MAR 11 AM 10:08
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

SOUTHERN TITLE OF NORTH FLORIDA, INC.

The undersigned, for the purposes of forming a corporation for profit under the laws of the State of Florida, adopts the following Articles of Incorporation:

ARTICLE I

Name

Section 1.1 Name. The name and address of the corporation shall be Southern Title of North Florida, Inc., 1150 Pelican Bay Drive, Daytona Beach, Florida 32119.

ARTICLE II

Duration

Section 2.1 Duration. This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles of Incorporation are executed and acknowledged, except that if they are not filed by the Department of State of Florida within five (5) business days after they are executed and acknowledged, corporate existence shall commence upon filing by the Department of State.

ARTICLE III

Purposes

Section 3.1 Purposes. This corporation is organized for the purpose of transacting any and all lawful business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV

Capital Stock

Section 4.1 Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 100,000 shares of common stock, having a par value of \$0.01 per share.

Section 4.2 Restrictions on Transfer of Stock. The shareholders may, by Bylaw provision or by shareholders' agreement recorded in the minute book, impose such restrictions on the sale, transfer or encumbrance of the stock of this corporation as they may see fit.

Section 4.3 Approval of Shareholders Required for Merger. The approval of a majority of the shareholders of this corporation to any plan or merger or consolidation shall be required in every case, whether or not such approval is required by law.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

Section 5.1 Name and Address. The street address of the initial registered office of this corporation is 1150 Pelican Bay Drive, Daytona Beach, Florida 32119, and the name of this initial registered agent of this corporation is Morteza Hosseini-Kargar.

ARTICLE VI

Section 6.1 Number. This corporation shall have one (1) director initially. The number of directors may be increased or diminished from time to time by the Bylaws, but shall never be less than one.

Section 6.2 Initial Directors. The name and street address of the first board of directors of the corporation is:

Morteza Hosseini-Kargar
1150 Pelican Bay Drive
Daytona Beach, Florida 32119

Section 6.3 Compensation. The board of directors is hereby specifically authorized to make provision for reasonable compensation to its members for their services as directors, and to fix the basis and conditions upon which such compensation shall be paid. Any director of the corporation may also serve the corporation in any other capacity and receive compensation therefor in any form.

Section 6.4 Indemnification. The board of directors is hereby specifically authorized to make provision for indemnification of directors, officers, employees, and agents to the full extent permitted by law.

ARTICLE VII

BYLAWS

Section 7.1 Bylaws. The initial Bylaws of this corporation shall be adopted by the Directors. The Bylaws shall be adopted, altered,

amended or repealed from time to time by either the shareholders or the Board of Directors, but the Board of Directors shall not alter, amend or repeal the Bylaw adopted by the shareholders specifically provided that such bylaw is not subject to amendment or repeal by the directors.

ARTICLE VIII

INCORPORATORS

Section 8.1 Name and Address. The name and address of the incorporator signing these articles is:

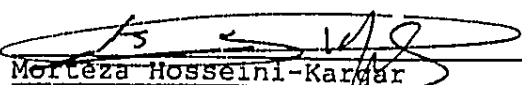
Morteza Hosseini-Kargar
1150 Pelican Bay Drive
Daytona Beach, Florida 32119

ARTICLE IX

AMENDMENT


Section 9.1 Amendment. This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

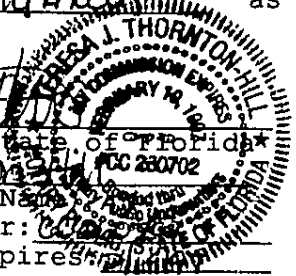
IN WITNESS WHEREOF, the incorporator has subscribed his name to these Articles of Incorporation, this 8th day of March, 1996.


Morteza Hosseini-Kargar
(Printed Name of Incorporator)

STATE OF FLORIDA)
COUNTY OF VOLUSIA)

The foregoing instrument was acknowledged before me this 8th day of March, 1996, by Morteza Hosseini-Kargar, who is personally known to me or has produced personally known as identification.


NOTARY PUBLIC, State of Florida
Teresa J. Thornton
(Printed Notary Name)
Commission Number: CC 280702
My Commission Expires January 14, 1998



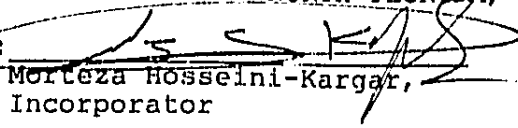
CERTIFICATE DESIGNATING REGISTERED
AGENT AND STREET ADDRESS FOR
SERVICE OF PROCESS

FILED
96 MAR 11 AM 10:08
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Section 48.091, Florida Statutes Southern Title of North Florida, Inc. hereby designates Morteza Hosseini-Kargar at 1150 Pelican Bay Drive, Daytona Beach, Florida 32119, as its registered agent and the street address of its registered office, respectively, for service of process in the State of Florida.

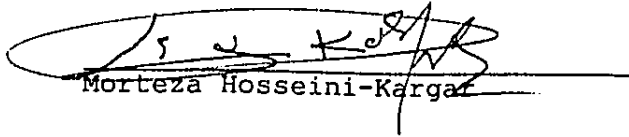
SOUTHERN TITLE OF NORTH FLORIDA, INC.

By:


Morteza Hosseini-Kargar,
Incorporator

ACCEPTANCE OF DESIGNATION

I hereby accept the foregoing designation as registered agent of Southern Title of North Florida, Inc. for service of process within the State of Florida.


Morteza Hosseini-Kargar