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HELVIG & FAGAN, P.A.  
Attorneys at Law

Griffin Helwig  
M. Lee Fagan

Patricia Helwig

One San Jose Place, Suite 31  
Jacksonville, Florida 32257

Telephone (904) 200-7155  
Telecopier (904) 200-3200

May 15, 1996

Attorneys' Title Insurance Fund, Inc.  
Leon Branch  
660 East Jefferson Street, Suite 200  
Tallahassee, Florida 32301

Attn: New Orders

Via Airborne Express

Re: First Coast Realty Corp.

Dear Sir/Madam:

In connection with the above-referenced corporation, I have enclosed the following:

1. Original and copy of Articles of Incorporation to be filed with the Florida Department of State;
2. My check in the amount of \$122.50 payable to the Secretary of State for the cost of filing the Articles and obtaining a certified copy of same;
3. My check payable to you in the amount of \$10.00 for your fee in this matter.

Please file the Articles and obtain a certified copy of same. I would also appreciate you faxing to the attention of my secretary, Angie, a copy of the certified copy with the Certificate from the State, and then having the certified copy returned to me at the above address.

Thank you for your assistance and please call me or my secretary, Angie, should you have any questions or require anything further.

Very truly yours,

*Griffin Helwig*  
GRIFFIN HELWIG

GH/abc  
Encl.

FILED  
MAY 16 1996  
CLERK OF STATE  
TALLAHASSEE, FLORIDA

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5-16-96

ARTICLES OF INCORPORATION

OF

FIRST COAST REALTY CORP.

FILED

96 MAY 16 PM 4:02

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I - NAME

The name of the corporation is FIRST COAST REALTY CORP.

ARTICLE II - TERM OF EXISTENCE

The period of duration of the corporation is perpetual.

ARTICLE III - NATURE OF BUSINESS

1. This corporation is organized to transact any lawful business for which corporations may be incorporated under the laws of the State of Florida, and

2. To do such other things as are incidental to the foregoing, or necessary or desirable in order to accomplish the foregoing.

ARTICLE IV - AUTHORIZED SHARES

The aggregate number of shares that the corporation shall have the authority to issue is One Thousand (1,000) shares of capital stock for the par value of One (\$1.00) Dollar per share. The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property, or in shares of the capital stock of the corporation.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial principal office of the corporation is 10391-6 Old St. Augustine Road, Jacksonville,

Florida, 32257. The name of the initial registered agent and address of the registered agent for the corporation is JOHN H. CORNTHWAITE, 10391-6 Old St. Augustine Road, Jacksonville, Florida, 32257.

#### ARTICLE VI - DIRECTORS

The initial Board of Directors shall consist of one (1) member who needs not be a resident of the State of Florida or a shareholder of the corporation.

#### ARTICLE VII - INITIAL DIRECTORS

The name and address of the person who shall serve as Director until the first annual meeting of the shareholders, or until her successors are elected qualified, is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Mildred J. Cornthwaite	10391-6 Old St. Augustine Road Jacksonville, Florida 32257

The Directors shall be elected in accordance with the By-laws of the corporation.

#### ARTICLE VIII - INCORPORATOR

The name and address of the initial incorporator is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Mildred J. Cornthwaite	10391-6 Old St. Augustine Road Jacksonville, Florida 32257

#### ARTICLE IX - AMENDMENT OF ARTICLES OF INCORPORATION

The shareholders shall have the power to adopt, amend, alter, change or repeal the Articles of Incorporation when proposed and approved at a stockholders' meeting, with not less than a two-thirds (2/3) vote of the common stock.

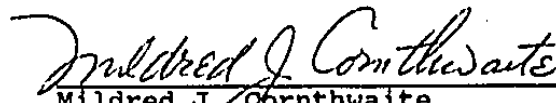
**ARTICLE X - PREEMPTIVE RIGHTS**

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the Board of Directors, such shares of the stock of this corporation as may be issued for money, or any property or services from time to time, in addition to that stock authorized and issued by the Corporation. The preemptive right of any holder is determined by a ratio of the authorized and issued shares of common stock held by the holder of all shares of common stock currently authorized and issued.

**ARTICLE XI - DETERMINATION OF CONSIDERATION**

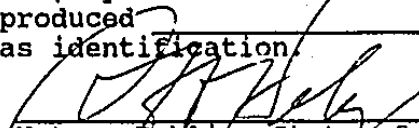
The stockholders shall have the right to determine in every instance the consideration for which the shares of the corporation shall be issued.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Incorporation on the 15<sup>TH</sup> day of May, 1996.

  
Mildred J. Cornthwaite

STATE OF FLORIDA  
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 15 day of May, 1996, by MILDRED J. CORNTHWAITE, who is personally known to me or produced as identification.

  
Notary Public, State of Florida

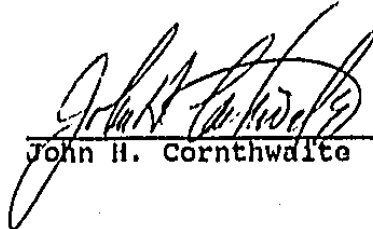
My commission expires:



GRIFFIN HELWIG  
My Commission CC388718  
Expires Jun. 25, 1998  
Bonded by ANB  
800-852-5878

**ACCEPTANCE OF REGISTERED AGENT**

I hereby accept designation as registered agent of **FIRST  
COAST REALTY CORP.**

  
\_\_\_\_\_  
John H. Cornthwaite

FILED  
96 MAY 16 PM 4:02  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA