P970000073/69 MICHELE J. HODKIN, P.A.

BOYNTON BEACH
WOOLBRIGHT CORPORATE CENTER
1903 SOUTH CONGRESS AVENUE
SUITE 310
BOYNTON BEACH, FLORIDA 33426
TELEPHONE: (561) 736-4601
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PLEASE REPLY TO:
WOOLBRIGHT CORPORATE CENTER
1903 SOUTH CONGRESS AVENUE
SUITE 310
BOYNTON BEACH, FLORIDA 33426

BOCA RATON
SANCTUARY CENTRE
4800 NORTH FEDERAL HWY.
SUITE 105, BUILDING B
BOCA RATON, FLORIDA 33431
TELEPHONE: (561) 447-7080
FACSIMILE: (561) 447-7166

of counsel Osherow & Schwartz, P.A.

August 20, 1997

ATTN: New Filing Department of State 409 East Gaines Street Tallahassee, Florida 32399

100002273441—1 -08/21/97--01050--016 ****122.50 ****122.50

RE: Sand and Sea Title Company, Inc.

Dear Sir/Madam:

Enclosed herewith please find the original and copy of the Articles of Incorporation for the above referenced company which is to be filed. Also enclosed, please find my check in the amount of \$122.50.

For your convenience I have enclosed a return Federal Express envelope.

Very Truly Yours,

Michele J. Hodkin, P.A.

Michele J. Hodkin, for the firm.

MJH/cmg

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ARTICLES OF INCORPORATION

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OF

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SAND AND SEA TITLE COMPANY, INC.

SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of this corporation shall be Sand and Sea Title Company, Inc.

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles Of Incorporation by the Secretary of State. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of engaging in the transaction of any and all business activities permitted under the laws of Florida and the United States Of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 100 par value shares of common capital stock.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

Articles Of Incorporation Of Sand and Sea Title Company, Inc.

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ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder, sent by registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refuses, within such period, to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These Shares Are Held Subject To Certain Transfer Restrictions Imposed By This Corporation's Articles Of Incorporation, A Copy Of Which Is On File At This Corporation's Principal Office."

Articles Of Incorporation Of Sand and Sea Title Company, Inc.

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ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board Of Directors shall be one. The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the Initial Board Of Directors are:

Michele J. Hodkin 1903 S. Congress Avenue Suite 310 Boynton Beach, Floria 33426

ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

ARTICLE IX. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office and the address of this corporation's initial registered office shall be:

1903 S. Congress Avenue Suite 310 Boynton Beach, Florida 33426.

The name of the individual who shall serve as this corporation's initial registered agent at that address is: Michele J. Hodkin.

Articles Of Incorporation Of Sand and Sea Title Company, Inc.

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ARTICLE X. INCORPORATOR

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The name and address of the individual who shall serve as this SECRETARY OF STATE corporation's incorporator are:

Michele J. Hodkin 1903 S. Congress Avenue Suite 310 Boynton Beach, Florida 33426

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles Of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.

Michele J. Hodkin - Incorporator

I hereby accept my designation as resident agent and agree to serve as the resident agent of Sand and Sea Title Company, Inc. I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for Sand and Sea Title

company, Inc.

Michele J. Hodkin Registered Agent

Articles Of Incorporation Of Sand and Sea Title Company, Inc.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

State Of Florida
County Of Palm Beach County

On Acquist 15, Michele J. Hodkin, designated above as the individual who shall serve as this corporation's initial registered agent and incorporator, personally appeared before me and signed and acknowledged signing these Articles Of Incorporation Of Sand and Sea Title Company, Inc.

Notary Public

Commission Expiration Date: CC (55/84)

(Seal)

