

*Bartlett & Heekin, P.A.*

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REPLY TO:

P.O. Box 400  
Jacksonville, FL 32201

MAILING ADDRESS

POST OFFICE BOX 400  
JACKSONVILLE, FLORIDA 32201  
(904) 355-7000  
TELECOPIER (904) 355-0266

September 22, 1997

50 NORTH A1A, SUITE 103  
PONTE VEDRA BEACH, FLORIDA 32082  
(904) 285-5299  
TELECOPIER (904) 285-1640

VIA FEDERAL EXPRESS

Attorney's Title Insurance Fund, Inc.  
660 East Jefferson Street, Suite 200  
Tallahassee, FL 32301

Attention: Ms. Barbara Keys

200002301532--2  
-09/23/97--01084--016  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

Dear Ms. Keys:

Enclosed please find an original and one copy of the Articles of Incorporation of The Coastal Companies, Inc. and a check payable to the Secretary of State in the amount of \$70.00 representing our filing fee.

I am also enclosing our firm's check in the amount of \$10.00 to cover the cost of Attorneys' Title Insurance Fund, Inc. filing the Articles of Incorporation specifically on the date of receipt (September 23, 1997).

Please call me at (904) 355-7000 if any additional information is required.

Very truly yours,

*Allison C. Buck*  
Allison C. Buck  
Assistant to T. Geoffrey Heekin

/acb  
Enclosures:

\\heekin\l\DOCS\DOCCO\CLIENTS.LIT\FORDIS\Incorp\ATTORNEY.LTR

EFFECTIVE DATE  
9-22-97

FILED  
97 SEP 23 PM 4:16  
RECEIVED  
97 SEP 23 PM 2:34  
DIVISION OF CORPORATION

ARTICLES OF INCORPORATION  
OF  
THE COASTAL COMPANIES, INC.

FILED  
97 SEP 23 PM 4:16  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this Corporation is The Coastal Companies, Inc.,  
and the principal business address of the Corporation is 197 San  
Juan Drive, Ponte Vedra Beach, Florida 32082.

EFFECTIVE DATE  
9-22-97

ARTICLE II - COMMENCEMENT AND DURATION

Pursuant to Section 607.0203, Florida Statutes, this  
Corporation shall commence upon the date of execution of these  
Articles of Incorporation. This Corporation shall have perpetual  
existence.

ARTICLE III - PURPOSE

This Corporation is organized for the purpose of transacting  
any and all lawful business.

ARTICLE IV - CAPITAL

This Corporation is authorized to issue 1,000 shares of Common  
Stock, all of which shall have a par value of \$1.00 per share.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is One Independent Drive, Suite 2200, Jacksonville, Florida, 32202, and the name of its initial registered agent at such address is T. Geoffrey Heekin.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation shall be two (2), and the names and addresses of the people who are to serve as the members thereof are:


<u>Name</u>	<u>Address</u>
Richard M. Forbis President, Treasurer	197 San Juan Drive Ponte Vedra Beach, FL 32082
Carline S. Forbis Vice President, Secretary	197 San Juan Drive Ponte Vedra Beach, FL 32082

ARTICLE VII - INCORPORATOR

The name and address of the incorporator is:

<u>Name</u>	<u>Address</u>
T. Geoffrey Heekin	One Independent Drive Suite 2200 Jacksonville, FL 32202


IN WITNESS WHEREOF, the undersigned incorporator has executed  
these Articles of Incorporation this 22d day of September, 1997.

  
\_\_\_\_\_  
T. Geoffrey Heekin

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE  
FOR THE SERVICE OF PROCESS WITHIN FLORIDA,  
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

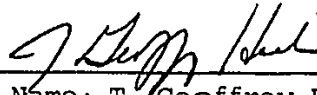
In compliance with Section 48.091, Florida Statutes, the following is submitted:

First, that The Coastal Companies, Inc., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Jacksonville, State of Florida, has named T. Geoffrey Heekin, One Independent Drive, Suite 2200, Jacksonville, FL 32202, as its agent to accept service of process within Florida.

  
T. Geoffrey Heekin, Incorporator

Date: 9/22, 1997

Having been named to accept service of process for the above-stated corporation, at the place designated in this certificate, T. Geoffrey Heekin hereby agrees to act in this capacity, and it further agrees to comply with the provisions of all statutes relative to the proper and complete performance of its duties.

  
Name: T. Geoffrey Heekin  
Address:  
One Independent Drive  
Suite 2200  
Jacksonville, FL 32202

Date: 9/22, 1997

FILED  
SEP 23 PM 4:16  
CLERK OF DISTRICT COURT  
JACKSONVILLE, FLORIDA