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March 10, 1998

Secretary of State  
Division of Corporation  
P.O.Box 6327  
Tallahassee, FL 32314

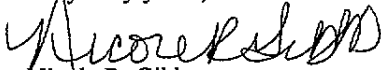
RE: Coast Title Insurance Agency of Flagler Beach, Inc.

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,



Nicole R. Gibbs,  
Registered Agent  
Coast Title Insurance Agency of Flagler Beach, Inc.  
31 Old Kings Rd. North, Suite 5  
Palm Coast, FL 32174  
904-445-2100

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION****OF****COAST TITLE INSURANCE AGENCY OF FLAGLER BEACH, INC.**

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, adopt the following Articles of Incorporation:

**ARTICLE ONE - NAME**

The name of this corporation is COAST TITLE INSURANCE AGENCY OF FLAGLER BEACH, INC.

**ARTICLE TWO - PRINCIPAL OFFICE**

The street address of the initial principal office of the corporation is  
31 OLD KINGS ROAD NORTH, SUITE 5  
PALM COAST, FLORIDA 32137. The mailing address of the corporation is  
31 OLD KINGS ROAD NORTH, SUITE 5  
PALM COAST, FLORIDA 32137.

**ARTICLE THREE - CORPORATE DURATION**

This duration of the corporation is perpetual.

**ARTICLE FOUR - PURPOSES**

The general purposes for which the corporation is organized are:

1. To engage in the business of real estate transactions and closings.
2. To transact any other lawful business for which corporations may be incorporated under the Florida Business Corporation Act or engage in any other trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the preceding business.
3. To do such other things as are incidental to the above or necessary or desirable in order to accomplish the above.

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**ARTICLE FIVE - CAPITALIZATION**

The aggregate number of shares which the corporation is authorized to issue is 500. Such shares shall be of a single class and shall have a par value of One dollar per share and shall be fully paid before the corporation begins the transaction of its business.

**ARTICLE SIX - REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of the corporation is NICOLE R. GIBBS, and the name of its initial registered agent at such address is 31 OLD KINGS ROAD NORTH, SUITE 5  
PALM COAST, FLORIDA 32137

**ARTICLE SEVEN - DIRECTORS**

The number of directors constituting the corporation's initial board of directors is 4. The name and address of each person who is to serve as a member of the initial board of directors is:

SANDRA M. McDERMOTT, PRESIDENT  
CONNIE BOYLE, VICE PRESIDENT  
JACKIE MULLIGAN, SECRETARY  
DAVID D. GIBBS, TREASURER

**ARTICLE EIGHT - INCORPORATORS**

The name and address of each incorporator is:

SANDRA M. McDERMOTT } - 31 Old King Rd North, Suite 5  
CONNIE BOYLE } Palm Coast, FL 32137  
JACKIE MULLIGAN }

Sandra M. McDermott  
Sandra M. McDermott

Connie Boyle  
Connie Boyle

Jackie Mulligan  
Jackie Mulligan

CERTIFICATE AND ACKNOWLEDGEMENT  
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT

OF

Coast Title Insurance Agency of Flagler Beach, Inc  
(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation

at 31 Old Kings Road North, Suite 5  
Palm Coast FL 32137

has named Nicole R. Gibb

located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above stated corporation at the place designated in this certificate, and being familiar with the obligations of that position, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.

Nicole R. Gibb  
(registered agent)

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TALLAHASSEE, FLORIDA

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