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BEVIN G. RITCH

ATTORNEY AT LAW

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July 9, 1998

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

RE: Stegbone, Inc.

Dear Sir/Madam:

In regard to the above referenced matter, enclosed are the following documents:

1. Check to Secretary of State in the amount of \$70.00;
2. Original Articles of Incorporation and Certificate Designating Resident Agent.

Please file this corporation with the Secretary of State on FRIDAY, JULY 10, 1998. It is imperative that the corporation be filed on this date. Please furnish confirmation of the charter number to my office at (352) 377-7492.

If there are any problems or questions, please advise. I thank you for your continuing assistance.

Sincerely,

Bevin G. Ritch

(Ms.) Bevin G. Ritch

BGR:jr
Enclosures

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-07/10/98--01038--019
*****70.00 *****70.00

9/210-98

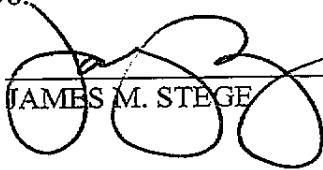
ARTICLES OF INCORPORATION
OF
STEBBONE, INC.

Pursuant to Section 607.0202, Florida Statutes, these Articles of Incorporation provide that:

1. The name of the corporation is STEBBONE, INC.
2. The principal office of the corporation is 144 Norton's Fish Camp Road, Satsuma, Florida 32189.
3. The aggregate number of shares which the Corporation is authorized to issue is 100 shares of Common Stock, par value \$5.00 per share.
4. The street address of the initial registered office of this Corporation is 144 Norton's Fish Camp Road, Satsuma, Florida 32189, and the name of the initial registered agent of this Corporation at that address is JAMES M. STEGE.
5. The name and address of the person signing these Articles of Incorporation as incorporator is as follows:

JAMES M. STEGE
2022 NW 14th Avenue
Gainesville, Florida 32605

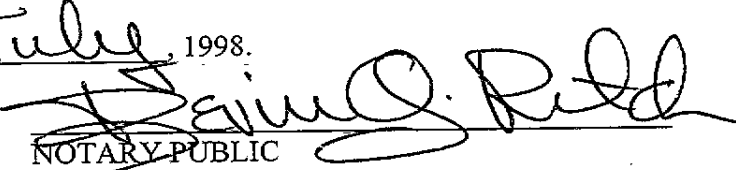
DATED this 9th day of July, 1998.


JAMES M. STEGE

STATE OF FLORIDA
COUNTY OF ALACHUA

BEFORE ME, personally appeared JAMES M. STEGE, who is personally known to me or who has produced _____ as identification and who did take an oath, deposes and says that he is the Incorporator of these Articles of Incorporation, and as such Incorporator verified that all statements and information contained herein are true and correct.

DATED this 9th day of July, 1998.


NOTARY PUBLIC



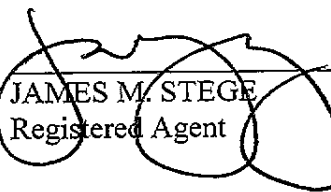
Bevin G. Ritch
MY COMMISSION # CC568138 EXPIRES
August 16, 2000
BONDED THRU TROY FAIR INSURANCE, INC.

FILED
98 JUL 10 PM 1:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**CERTIFICATE DESIGNATING THE ADDRESS AND AN
AGENT UPON WHOM PROCESS MAY BE SERVED**

Having been named to accept service of process for STEGBONE, INC., at the place designated in its Articles of Incorporation, I agree to act in this capacity and to comply with the provisions of Section 607.0505 of the Florida Statutes.

Dated this 3TH day of JULY, 1998.


JAMES M. STEGE
Registered Agent

FILED
98 JUL 10 PM 1:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA