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Amend.

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ARTICLES OF AMENDMENT

to

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SECRETARY 0-

ARTICLES OF INCORPORATION HASSEE, FLORIE

of

OKALOOSA COUNTY COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION, INC. (present name)

N0300007331
(Document Number of Corporation (If known)

Pursuant to the provisions of section 617.1006, Florida Statutes, the undersigned Florida nonprofit corporation adopts the following articles of amendment to its articles of incorporation.

FIRST: Amendment(s) adopted: (INDICATE ARTICLE NUMBER(S) BEING AMENDED, ADDED OR DELETED.)

ARTICLE II - AMENDED TO 804 OVERBROOK DRIVE, FT. WALTON BEACH, FL 32547

OFFICER - AMENDED TO WILLIAM B. CROSS AS PRESIDENT

Title

| SECOND: | The date of adoption of the amendment(s) was: SEPTEMBER 13, 2003 |
|----------|--|
| THIRD: A | doption of Amendment (CHECK ONE) |
| | The amendment(s) was(were) adopted by the members and the number of votes cast for the amendment was sufficient for approval. |
| X | There are no members or members entitled to vote on the amendment. The amendment(s) was(were) adopted by the board of directors. |
| | M. Vickson I |
| • | Signature of Chairman, Vice Chairman, President or other officer |
| | BISHOP O. M.VICKSON I |
| | Typed or printed name |
| ASS | ISTANT DIRECTOR 7/27/04 |