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SHUTTS & BOWEN LLP

ATTORNEYS AND COUNSELLORS AT LAW
(A PARTNERSHIP INCLUDING PROFESSIONAL ASSOCIATIONS)

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June 22, 2000

FILED
2000 JUN 23 PM 5:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

VIA FEDERAL EXPRESS

Ms. Karon Beyer
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

**Re: Articles of Incorporation of
First Home Bancorp, Inc.**

Dear Ms. Beyer:

Enclosed please find the following:

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*****78.75 *****78.75

1. Articles of incorporation of First Home Bancorp, Inc.
2. A letter indicating that the Division of Banking has no objection to the use of the name "First Home Bancorp, Inc."

2. Shutts & Bowen's check in the amount of \$78.75 in payment of (i) the prescribed fee for filing the articles, (ii) the related designation of and acceptance by the resident agent, and (iii) the return of one certified copy of the articles.

Thank you for your assistance in this regard. Should you have questions concerning any aspect of the foregoing or the enclosures, please do not hesitate to call me.

Sincerely,

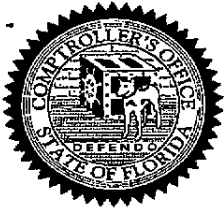

Rod Jones

Enclosures

cc: Mr. Jeffery H. Forbes

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ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

August 3, 1999

Rod Jones, Esq.
Shutts & Bowen LLP
20 North Orange Avenue
Suite 1000
Orlando, Florida 32801

Dear Mr. Jones:

Re: "First Home Bancorp, Inc."

Reference is made to your letter/fax dated August 3, requesting approval of the above-referenced corporate name which will be a wholly-owned subsidiary of First Home Bank, Seminole, Florida.

As Section 655.922(2)(a), Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition against using the word "bank", "banker", "banking", "trust company", "savings and loan association", "savings bank", or "credit union" in its corporate name, the Division of Banking will not object to the use of the above corporate name being registered to transact business in the state of Florida.

Sincerely,

Art Simon
Director
Division of Banking
101 E. Gaines Street
Fletcher Bldg.-6th Floor
Tallahassee, FL 32399-0350
(850) 410-9111

:kr

cc: Karon Beyer, Chief
Bureau of Corporate Records
Secretary of State's Office

**ARTICLES OF INCORPORATION
OF
FIRST HOME BANCORP, INC.**

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The undersigned, acting as incorporator, and for the purpose of forming a corporation under and pursuant to the laws of the State of Florida, adopts the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be FIRST HOME BANCORP, INC., and its mailing address and initial principal place of business shall be at 9190 Seminole Boulevard, in the City of Seminole, Pinellas County, Florida.

ARTICLE II

The corporation shall be authorized to issue 75,000 shares of a single class of common stock, par value \$1.00 per share.

ARTICLE III

The street address of the corporation's initial registered office is 9190 Seminole Boulevard, Seminole, Florida 33772, and the name of the initial registered agent at that office is Jeffory H. Forbes.

ARTICLE IV

The name and address of the incorporator is Jeffory H. Forbes, 9190 Seminole Boulevard, Seminole, Florida 33772.

IN WITNESS of the foregoing, the undersigned incorporator has signed these Articles of Incorporation this 13 day of June, 2000.



JEFFORY H. FORBES, Incorporator

**CERTIFICATE DESIGNATING PLACE OF BUSINESS FOR THE SERVICE OF
PROCESS WITHIN FLORIDA AND REGISTERED AGENT UPON WHOM PROCESS
MAY BE SERVED**

In compliance with Sections 48.091 and 607.0505, Florida Statutes, the following is submitted: FIRST HOME BANCORP, INC. (the "Corporation"), desiring to organize as a domestic corporation or qualify under the laws of the State of Florida has named and designated Jeffory H. Forbes as its Registered Agent to accept service of process within the State of Florida with its registered office located at 9190 Seminole Boulevard, Seminole, Florida 33772.

ACKNOWLEDGMENT

Having been named as Registered Agent for the Corporation at the place designated in this Certificate, I hereby agree to act in this capacity; and I am familiar with and accept the obligations of Section 607.0505, Florida Statutes, as the same may apply to the Corporation; and I further agree to comply with the provisions of Section 48.091, Florida Statutes, and all other statutes, all as the same may apply to the Corporation relating to the proper and complete performance of my duties as Registered Agent.

Dated this 13 day of June, 2000.


JEFFORY H. FORBES, Registered Agent

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