

P020000016810
DAVID L. MACKAY ATTORNEY, P. A.

Mailing Address:
Post Office Box 206
Ocala, Florida 34478-0206

Physical Address:
2801 Southwest College Road, Suite #9
Ocala, Florida 34474

Telephone: (352) 237-3800
Facsimile: (352) 237-0299
E-mail: mrocala@worldnet.att.net

February 7, 2002

400004899314--7
-02/11/02--01042--014
*****70.00 *****70.00

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314-6327

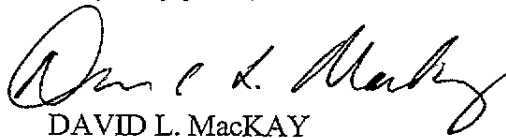
Re: Central Florida Financial Group, Inc.

Gentlemen:

Enclosed is the original and one copy of Articles of Incorporation for the above-captioned Florida corporation, together with our trust account check in the amount of \$70. Please acknowledge receipt and filing of the articles on the acknowledgment copy which is enclosed and return it to me at the above address.

Thank you for your attention to this matter.

Very truly yours,


DAVID L. MacKAY

DLM/jf

Enclosures

FILED
02 FEB 11 AM 8:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

02/14

**ARTICLES OF INCORPORATION
OF
CENTRAL FLORIDA FINANCIAL GROUP, INC.**

FILED
02 FEB 11 AM 8:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - Name

The name of this corporation is **CENTRAL FLORIDA FINANCIAL GROUP, INC.**

ARTICLE II - Duration

The period of its duration is perpetual.

ARTICLE III - Purpose

This corporation is organized for the purpose of transacting any and all lawful business and activities permitted under the laws of the United States and Florida.

ARTICLE IV - Capital Stock and Voting Rights

The aggregate number of shares which this corporation shall have authority to issue and have outstanding at any time shall be 1,000 shares of common stock of par value of \$1.00 per share.

**ARTICLE V - Initial Registered Office,
Principal Office and Mailing Address**

The street address of the initial registered office, the principal office and mailing address of the corporation is 2801 Southwest College Road, Suite 8, Ocala, Florida, 34474.

**ARTICLE VI - Initial Registered
Agent - Designation and Acceptance**

The name of the initial registered agent of this corporation is JEFFREY A. RENAKER, whose address is 2801 Southwest College Road, Suite 8, Ocala, Florida, 34474, who signed these Articles of Incorporation to indicate his acceptance and agreement to act in this capacity as contemplated by § 607.164, Florida Statutes.

ACCEPTANCE

I HEREBY ACCEPT the appointment as Registered Agent of **CENTRAL FLORIDA FINANCIAL GROUP, INC.**, and agree to act in that capacity.



Registered Agent

FILED
02 FEB 11 AM 8:28
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE VII - Board of Directors

The corporation shall initially have two (2) Directors, who shall serve concurrent one-year terms. The number of Directors may be increased or decreased by amendment to the bylaws of the corporation. The name and address of the initial Directors of this corporation are:

JEFFREY A. RENAKER	2801 Southwest College Road, Suite 8 Ocala, Florida 34474
TIMOTHY MOSLEY	2801 Southwest College Road, Suite 8 Ocala, Florida 34474

ARTICLE VIII - Amendment of Articles

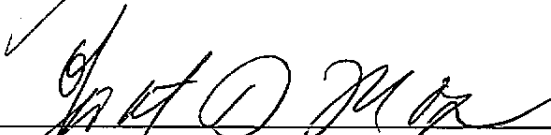
These Articles of Incorporation shall only be amended by a unanimous vote of the shares carrying voting rights.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of
Incorporation this ____ day of February, 2002.

SUBSCRIBER:



JEFFREY A. RENAKER



TIMOTHY MOSLEY