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GEORGE G. PAPPAS, P.A.

Attorneys at Law

901 N. Hercules Ave., Ste. D Clearwater, FL 33765 Ofc. (727) 298-8880 Fax (727) 298-8885

August 7, 2003

Secretary of State Division of Corporations PO Box 6327 Tallahassee, FL 32314

RE: Gulf-To-Bay Financial, Inc./Articles of Amendment

Dear Sir/Madam:

Enclosed herein please find executed Articles of Amendment for the referenced corporation together with my trust check for filing fees in the amount of \$35.00, forwarded for filing.

Your prompt attention to this matter would be appreciated. Thank you.

Very truly yours,

George G. Pappa

GGP/ggp

Enc.

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF GULF-TO-BAY FINANCIAL, INC.

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ARTICLE I: AMENDMENTS ADOPTED

The following amendments to the articles of incorporation were adopted by the board of directors on August 7, 2003:

ARTICLE I: NAME OF CORPORATION

LEISURELY LIFESTYLES, INC.

ARTICLE II: NATURE OF BUSINESS.

The general nature of the business transacted by this corporation is the purchase and sale of indoor and outdoor patio, Florida room, pool and/or spa recreational products, equipment, components, and supplies, as well as any and all ancillary activities to facilitate the corporation's business, including the lease, development and/or ownership of real property.

ARTICLE II: ADOPTION DATE OF AMENDMENTS

The above amendments were adopted this 7th day of August 2003.

ARTICLE III: ADOPTION OF AMENDMENTS

The above amendments were approved by the shareholder. The number of votes cast for the amendments were sufficient for approval.

SIGNED this 7th day of August 2003.

By: GULF-TO-BAY FINANCIAL, INC.

PAULA K. HARTHEN, President