

**Electronic Articles of Incorporation
For**

P03000080065
FILED
July 21, 2003
Sec. Of State

LYDIAN TRUST COMPANY OF PALM BEACH

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

LYDIAN TRUST COMPANY OF PALM BEACH

Article II

The principal place of business address:

420 ROYAL PALM WAY
PALM BEACH, FL. 33480

The mailing address of the corporation is:

420 ROYAL PALM WAY
PALM BEACH, FL. US 33480

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

STEPHEN C WILHOIT
3801 PGA BOULEVARD
SUITE 700
PALM BEACH GARDENS, FL. 33410

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: STEPHEN C. WILHOIT

Article VI

The name and address of the incorporator is:

STEPHEN C. WILHOIT
3801 PGA BOULEVARD
SUITE 700
PALM BEACH GARDENS, FL 33410

Incorporator Signature: STEPHEN C. WILHOIT

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D
RORY A BROWN
420 ROYAL PALM WAY
PALM BEACH, FL. 33480 US

Title: D
L. FRANK CHOPIN
420 ROYAL PALM WAY
PALM BEACH, FL. 33480 US

Title: D
SUSAN G KEENAN
420 ROYAL PALM WAY
PALM BEACH, FL. 33480 US

Title: D
PAUL L MADDOCK JR.
420 ROYAL PALM WAY
PALM BEACH, FL. 33480 US

Title: D
JAMES B MEANY
420 ROYAL PALM WAY
PALM BEACH, FL. 33480 US

Title: D
DOMINICK A TELESKO
420 ROYAL PALM WAY
PALM BEACH, FL. 33480 US