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SECRETARY SC STUE

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103 North DeVilliers Street Pensacola, Florida 32501 (850) 432-5111

ROBERT R. McDANIEL

October 13, 2003

Divisions of Corporations PO Box 6327 Tallahassee, FL 32314

Dear Sir/Madam:

Enclosed please find Articles of Incorporation for Watkins and Associates of Northwest Florida, Inc. as well as a check for the filing fee. Please send the certified copy of the Articles to the address listed above.

Thank you for your attention to this matter.

Sincerery

Robert R. McDaniel, II

Enclosures

ARTICLES OF INCORPORATION

<u>OF</u>

WATKINS AND ASSOCIATES OF NORTHWEST FLORIDA, INC

authorized to contract, hereby presents these Articles of Incorporation for the purpose of forming a corporation for profit under the provisions of Section 607, Florida Statutes.

ARTICLE I

NAME AND PRINCIPAL OFFICE OF CORPORATION

The name of the corporation is WATKINS AND ASSOCIATES OF NORTHWEST FLORIDA, INC. and its principal office and mailing address is located at 1683 Champagne Avenue, Gulf Breeze, Florida 32563.

ARTICLE II

PURPOSES

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

ARTICLE III

CAPITAL STOCK

A. The maximum number of shares of stock the corporation is authorized to have outstanding at any time shall be One Thousand (1,000) shares of common stock having a par value of One Dollar (\$1.00) per share.

Nancy L. Watkins 1683 Champagne Avenue Gulf Breeze, Florida 32561

> David L. Watkins 395 W. 1st Street Swanse, SC 29160

ARTICLE VIII

INDEMNIFICATION

The corporation shall indemnify any officer or director or former officer or director to the full extent permitted by law.

ARTICLE IX

BYLAW AMENDMENT

The power to adopt, alter, amend or repel the bylaws of this corporation shall be vested in the Board of Directors, provided that such amendment is in compliance with the laws of Florida governing corporations.

ARTICLE X

ARTICLES OF INCORPORATION AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XII

RESTRICTIONS ON TRANSFER OF STOCK

Unless waived by written agreement between this corporation and its shareholders, shares held by persons receiving shares in the initial issue of stock in this corporation may not be resold to other persons unless such shares are first offered to this

ARTICLE IV

DURATION

This corporation shall exist perpetually, commencing upon the date of subscription of these Articles of Incorporation.

ARTICLE V

REGISTERED AGENT

The address of this corporation's initial registered agent is 1683 Champagne

Avenue, Gulf Breeze, Florida, 32563 and the name of its initial registered agent at said

address is Timothy B. Watkins.

ARTICLE VI

INCORPORATOR

The names and addresses of the incorporator is Timothy B. Watkins, 1683
Champagne Avenue, Gulf Breeze, Florida, 32563

ARTICLE VII

BOARD OF DIRECTORS

The corporation shall have a Board of Directors consisting of two (4) persons.

The number of Directors may be increased from time to time by resolution of the majority of the Stockholders, but shall never be less than two (4). The names and addresses of the initial Directors of this corporation are as follows:

Timothy B. Watkins 1683 Champagne Avenue Gulf Breeze, Florida 32561

Joshua B. Watkins 1683 Champagne Avenue Gulf Breeze, Florida 32561 corporation, and, if not so purchased, then to the other shareholders, if any, at the price and terms identical to the proposed sale to a third person. The restrictions contained in this Article XII may be modified by a separate written agreement between the corporation and the shareholder receiving shares in the initial issuance of stock of the corporation.

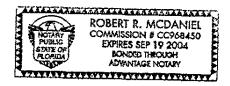
TIMOTHY B. WATKINS, Incorporator

STATE OF FLORIDA COUNTY OF ESCAMBIA

Before me, the undersigned authority in and for the said State and County, personally appeared TIMOTHY B. WATKINS, who is () personally known or who has () produced_______ as identification and known to be the person described herein and who freely and voluntarily subscribed and acknowledged before me according to law that he made and subscribed the forgoing Articles of Incorporation for the uses and purposes therein mentioned and set forth.

In witness whereof, I have hereunto set my hand and official seal in the State and County aforesaid this 13th day of 0c1., 2003.

NOTARY PUBLIC, State of Florida



ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, TIMOTHY B. WATKINS, am familiar with and hereby accept the appointment as Registered Agent for WATKINS AND ASSOCIATES OF NORTHWEST FLORIDA, INC as set forth in the Articles of Incorporation filed simultaneously herewith.

TIMOTHY B. WATKINS

Date: 10 October, 2003.

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