Electronic Articles of Incorporation For

P03000141130 FILED November 26, 2003 Sec. Of State

GUARANTY FINANCIAL, INC.

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: GUARANTY FINANCIAL, INC.

Article II

The principal place of business address:

1101 N. LAKE DESTINY ROAD SUITE 450 MAITLAND, FL. 32751

The mailing address of the corporation is:

1101 N. LAKE DESTINY ROAD SUITE 450 MAITLAND, FL. 32751

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: 100

Article V

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

PATRICK J ARMSTRONG 1101 N. LAKE DESTINY ROAD SUITE 450 MAITLAND, FL. 32751 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: PATRICK J. ARMSTRONG

Article VI

The name and address of the incorporator is:

PATRICK J. ARMSTRONG 1101 N. LAKE DESTINY ROAD, SUITE 450 MAITLAND, FL 32751

Incorporator Signature: PATRICK J. ARMSTRONG

Article VII

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

Title: CHM
PATRICK J ARMSTRONG
513 SPRING CLUB DRIVE
ALTAMONTE SPRINGS, FL. 32714

Title: P WILLIAM D BAGLEY III 6221 CHARING DRIVE COLUMBUS, GA. 31909

Title: VP/T ROBERT G LEWIS 172 BARRINGTON HALL DRIVE MACON, GA. 31210