

**Electronic Articles of Incorporation
For**

P04000126960
FILED
September 03, 2004
Sec. Of State
nculligan

HERITAGE FINANCIAL CORPORATION OF CENTRAL FLORIDA

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:

HERITAGE FINANCIAL CORPORATION OF CENTRAL FLORIDA

Article II

The principal place of business address:

1524 E. LIVINGSTON ST.
ORLANDO, FL. US 32803

The mailing address of the corporation is:

1524 E. LIVINGSTON ST.
ORLANDO, FL. US 32803

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:

JOHN C ENGLEHARDT
1524 E. LIVINGSTON ST.
ORLANDO, FL. 32803

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

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Registered Agent Signature: JOHN C. ENGLEHARDT

Article VI

The name and address of the incorporator is:

JOHN C. ENGLEHARDT
1524 E. LIVINGSTON ST.
ORLANDO, FL 32803

Incorporator Signature: JOHN C. ENGLEHARDT

Article VII

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

Title: P
JOHN C ENGLEHARDT
1524 E. LIVINGSTON ST.
ORLANDO, FL. 32803 US

Article VIII

The effective date for this corporation shall be:

09/01/2004