

**Electronic Articles of Incorporation
For**

P10000010595
FILED
February 04, 2010
Sec. Of State
dwhite

PALM HARBOR FINANCIAL CORP

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:

PALM HARBOR FINANCIAL CORP

Article II

The principal place of business address:

3590 LAKE HIGHLAND DR
PALM HARBOR, FL. US 34683

The mailing address of the corporation is:

3590 LAKE HIGHLAND DR
PALM HARBOR, FL. US 34683

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:

10000

Article V

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

LAUREN J GEIGER
3590 LAKE HIGHLAND DR
PALM HARBOR, FL. 34683

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

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Registered Agent Signature: LAUREN J GEIGER

Article VI

The name and address of the incorporator is:

LAUREN J GEIGER
3590 LAKE HIGHLAND DR

PALM HARBOR, FL 34683

Incorporator Signature: LAUREN J GEIGER

Article VII

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

Title: P
LAUREN J GEIGER
3590 LAKE HIGHLAND DR
PALM HARBOR, FL. 34683 US

Title: VP
JAMES D GEIGER JR
509 NE 26TH DR
WILTON MANORS, FL. 33334 US

Article VIII

The effective date for this corporation shall be:

02/03/2010