

P95000-56207

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Fabian Bagdes
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904/258-7171
or 258-7441

July 17, 1995

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SECRETARY OF STATE
Division of Corporations
P. O. Box 6327
Tallahassee, Florida 32314

RE: PALM COAST LANDOWNERS ASSOCIATION, INC.

Dear Sir:

Please file the enclosed Articles of Incorporation and Acceptance of Registered Agent, and return certified copies of each. A check for \$122.50 is enclosed to cover the necessary fees.

Thank you for your consideration in this matter.

Sincerely,

FB

Fabian Bagdes

enclosures

7/20/95
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ARTICLES OF INCORPORATION
OF
PALM COAST LANDOWNERS ASSOCIATION, INC.

The undersigned for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE ONE
NAME

The name of the corporation is PALM COAST LANDOWNERS ASSOCIATION, INC.

ARTICLE TWO
DURATION

The term of existence of the corporation is perpetual.

ARTICLE THREE
PURPOSE

The purpose for which the corporation is organized is to publish a newsletter for absentee landowner's for profit.

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE FOUR
CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is one thousand (1,000), all of which shall be common shares with no par value.

ARTICLE FIVE
PREEMPTIVE RIGHTS GRANTED

Each shareholder of any class of stock of this corporation shall be entitled to full preemptive rights to purchase any unissued stock or treasury shares of the corporation and any securities of the corporation convertible into or carrying the right to subscribe to or acquire shares of any such unissued stock or treasury shares.

ARTICLE SIX
PRINCIPAL OFFICE

The address of the principal office of the corporation is: 48 Richmond Drive, New Smyrna Beach, FL 32169-5402. This is also the mailing address of the corporation.

ARTICLE SEVEN
REGISTERED OFFICE

The street address of the registered office of the corporation is 48 Richmond Drive, New Smyrna Beach, FL 32169-5402, and the name of the initial registered agent at such address is JEFFREY HARDORN.

ARTICLE EIGHT
DIRECTORS

The board of directors shall consist of one member, JEFFREY HARDORN, 48 Richmond Drive, New Smyrna Beach, FL 32169-5402.

ARTICLE NINE
INCORPORATORS

The name and address of the sole incorporator is: JEFFREY HARDORN, 48 Richmond Drive, New Smyrna Beach, FL 32169-5402.

ARTICLE TEN
OFFICERS

The sole officer of the corporation shall be JEFFREY
HARDORN, 48 Richmond Drive, New Smyrna Beach, FL 32169-5402, who
shall serve as President/Treasurer.

ARTICLE ELEVEN
COMMENCEMENT OF EXISTENCE

The corporation shall be deemed to commence its existence
immediately.

ARTICLE TWELVE
RIGHT TO AMEND ITS ARTICLES OF INCORPORATION

The board of directors reserves the right to amend these
Articles of Incorporation from time to time and in any respect as
may be desired.

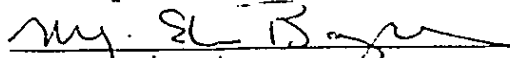
IN WITNESS WHEREOF, I have signed my name this 12th day of
July, 1995.


Jeffrey Hardorn

STATE OF FLORIDA
COUNTY OF VOLUSIA

On this 17th day of July, 1995, before me, the undersigned
authority, appeared JEFFREY HARTDORN, who is personally known to
me or who has produced _____ as iden-
tification, and whose name is subscribed to the within instrument
and having been duly sworn he acknowledged that he executed the
same for the purposes contained.

IN WITNESS WHEREOF, I hereunto set my hand and seal.


Notary Signature



MARY ELLEN BAGDES
MY COMMISSION # 00423502 EXPIRES
November 29, 1999
FLORIDA FARM INSURANCE, INC.

NOTICE OF REGISTERED AGENT

TO: STATE OF FLORIDA
DEPARTMENT OF STATE

The following is submitted in compliance with Chapter 48.091, Florida Statutes.

PALM COAST LANDOWNERS ASSOCIATION, INC., a corporation organizing under the laws of the State of Florida, with its principal office at 48 Richmond Drive, in the City of New Smyrna Beach, County of Volusia, in the State of Florida, has named Jeffrey Hartdorn, who is located at 48 Richmond Drive, New Smyrna Beach, Florida, as its registered agent to accept service of process within the State.

DIRECTOR:

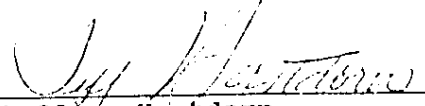
JEFFREY HARDORN

ADDRESS:

48 Richmond Drive
New Smyrna Beach, FL 32169-5402

ACCEPTANCE:

I agree as resident agent to accept service of process; to keep office open during prescribed hours; to post my name (and the names of any other officers of said corporation authorized to accept service of process at the above Florida designated address) in some conspicuous place as required by law.


Jeffrey Hartdorn