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90-112-8-86



ACCOUNT NO. : 0-110-000032

REFERENCE : 655803 81034A

AUTHORIZATION

COST LIMIT : \$ 122.50

300001555153

ORDER DATE : August 8, 1995

ORDER TIME : 11:58 AM

ORDER NO. : 655803

CUSTOMER NO: 81034A

CUSTOMER: Michael W. Mead, Esq
MICHAEL WM. MEAD, ESQ

P. O. Drawer 1329

Ft. Walton, FL 32549

DOMESTIC FILING

NAME: SOUTHERN NATIONAL MORTGAGE,
INC.

XXX ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XXX CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Danny G. Smith

EXAMINER'S INITIALS: T. BROWN AUG - 8 1995

FILED
95 AUG - 8 PM 3:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NR R95-3341

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95 AUG -8 PM 3:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
SOUTHERN NATIONAL MORTGAGE, INC.

The undersigned subscribers to these Articles of Incorporation, being natural persons, competent to contract, do hereby form a corporation for profit under the laws of the State of Florida.

ARTICLE I.
Name

The name of this corporation is:
SOUTHERN NATIONAL MORTGAGE, INC.

ARTICLE II.
Nature of Business

The general nature of the business or businesses to be transacted by this corporation is the following: To do any and all acts authorized by the general laws of the State of Florida regardless of said principal purpose.

ARTICLE III.
Term of Existence

The term of existence of the corporation shall be perpetual.

ARTICLE IV.
Capital Stock

The maximum number of shares that this corporation is authorized to have outstanding at any one time is ONE THOUSAND (1,000) SHARES having a nominal or par value of \$1.00 per share.

ARTICLE V.
Address

The principal place of business of this corporation shall be 29 Eglin Parkway, Fort Walton Beach, Florida 32548, however, the business shall also be conducted at such other places, such other counties, and such other towns or cities within the State of Florida as may from time to time be authorized and directed by the shareholders.

ARTICLE VI.
Amendment

These Articles of Incorporation may be amended in the manner provided by law. Every Amendment shall be approved by the Board of Directors by the majority entitled to vote thereon.

ARTICLE VII.
BOARD OF DIRECTORS

The affairs of this Association shall be managed by a Board of not less than three (3) nor more than nine (9) directors, who need not be members of the Association. The number of directors may be changed by amendment of the By-Laws of the Association, but shall never be less than three. The names and addresses of the persons who are to act in the capacity of directors until the selection of their successors are:

John J. Tringas	29 N. Eglin Parkway Fort Walton Beach, Florida 32548
Alex Tringas	29 N. Eglin Parkway Fort Walton Beach, Florida 32548
Lark Tringas Garrigan	29 N. Eglin Parkway Fort Walton Beach, FL 32548
J. Larry Beasley	29 N. Eglin Parkway Fort Walton Beach, Florida 32548

At the first annual meeting the members shall elect directors for a term of one (1) year. Should a vacancy occur prior to that time, the remaining directors may elect a person to fill the vacancy or vacancies for any unexpired term.

ARTICLE VIII.
Officers

The names and addresses of the President, Vice President, Secretary and Treasurer are:

<u>Name</u>	<u>Address</u>	<u>Office</u>
J. Larry Beasley	29 N. Eglin Parkway Fort Walton Beach Florida 32548	President
Jennifer Reinhard	29 N. Eglin Parkway Fort Walton Beach Florida 32548	Vice President/ Secretary/ Treasurer

ARTICLE IX.
Subscribers

The name and address of the subscriber of these Articles of Incorporation and the number of shares it agree to take are as follows:

<u>Name</u>	<u>Address</u>	<u>Shares</u>
First National Bank & Trust	29 N. Eglin Parkway Fort Walton Beach Florida 32548	1,000

ARTICLE X.
Registered Agent

The Registered Agent of the corporation shall be:

J. LARRY BEASLEY, and the street address of the office, place of business or location for the service of process within this State shall be: 29 N. Eglin Parkway, Okaloosa County, Fort Walton Beach, Florida 32548.

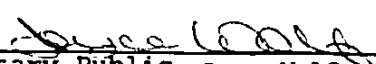
IN WITNESS WHEREOF, the undersigned have hereunto executed
these presents this 24th day of July, 1995.

FIRST NATIONAL BANK & TRUST


By: J. LARRY BEASLEY
Executive Vice President
CFO/COO

STATE OF FLORIDA
COUNTY OF OKALOOSA

The foregoing instrument was acknowledged before me by
J. Larry Beasley, as Executive Vice President, CFO/COO of First
National Bank & Trust, this 24th day of July, 1995,
who is personally known to me.


Notary Public Joyce Wolf
My Commission Expires:

JOYCE WOLF
"Notary Public-State of Florida"
My Commission Expires Jan. 17, 1997.
CC 255689

FILED
95 AUG -8 PM 3:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA
DEPARTMENT OF STATE


CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

FIRST: SOUTHERN NATIONAL MORTGAGE, INC. desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation at 29 N. Eglin Parkway, Fort Walton Beach, Florida 32548, has named J. LARRY BEASLEY, located at 29 N. Eglin Parkway, Okaloosa County, Fort Walton Beach, Florida 32548, as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.


J. LARRY BEASLEY