

P95000071645
LAW OFFICES
MCCONNAUGHAY, ROLAND, MAIDA & CHERR, P. A.

JANA M. BLACK
 TRACY J. BRUNYANNKY
 DORRIN D. CHERR
 N. STEPHEN COONROD
 MARY E. CHUCKSHANK
 MICHAEL C. CHUMPLEN
 CECIL DAV, A, JR.
 CHRISTOPHER JOHN DUDON
 BRIAN E. DUFFY
 JOR O. DUNNETT
 ELIZABETH L. FEATHERS
 CLYDE W. GALLOWAY, JR.
 LAUREL A. HAJEK
 MARY E. INOLRY
 MICHAEL R. INOHAM
 THOMAS J. MAIDA
 STEPHEN M. MASTRUSON
 JAMES N. MCCONNAUGHAY
 AUSTIN KRAL

MONROE PARK TOWER • SUITE 900
 101 NORTH MONROE STREET
 P. O. DRAWN 990
 TALLAHASSEE, FLORIDA 32304-0990
 TELEPHONE: 904-228-0191
 TELECOPIER: 904-999-4059

ROBERT C. PALMER, III
 ROBERT D. POPE
 H. WILLIAM ROLAND
 MICHAEL J. RUDICKEL
 PETER P. RLEDZIK
 R. LOUIS STERN
 SARAH MEYER STOKES
 M. KEMMERLY THOMAS
 MICHAEL J. VALRN
 MARY LALLEY WAKEMAN
 PATRICK E. WEAVER

OF COUNSEL
 RODRIGUE O. MAYER
 GOVERNMENTAL CONSULTANT
 DAVID A. OUZZO
 (NOT AN ATTORNEY)

September 15, 1995

VIA HAND DELIVERY

Department of State
 Division of Corporations
 409 East Gaines Street
 Tallahassee, Florida 32399

600001586776
 -09/18/95 --01016 --002
 ****122.50 ****122.50

Re: FFVA Mutual Insurance Company

Dear Sir or Madam:

Enclosed for filing are an original and one (1) copy of the Articles of Incorporation of the above referenced insurance company, and a check for \$122.50 (includes filing fee of \$35.00, certified copy fee of \$52.50 and designation of and acceptance by registered agent filing fee of \$35.00). Please provide us with a certified copy of the Articles of Incorporation.

Call when Ready

Sincerely,

Clyde W. Galloway, Jr.
 Clyde W. Galloway, Jr.

FILED
 95 SEP 18 AM 9:20
 SECRETARY OF STATE
 TALLAHASSEE, FLORIDA

/vrm

Enclosures

B. BROWN SEP 18 1995

0096144 01

318 SOUTH BAYLEN STREET, SUITE 500
 P. O. BOX 10570
 PENSACOLA, FLORIDA 32511-0570
 TELEPHONE: 904-434-7182
 TELECOPIER: 904-435-0924

825 JENKS AVENUE
 P. O. BOX 2851
 PANAMA CITY, FLORIDA 32402
 TELEPHONE: 904-784-2599
 TELECOPIER: 904-769-5461

8381 DIX ELLIS TRAIL
 SUITE 100
 JACKSONVILLE, FLORIDA 32256
 TELEPHONE: 904-363-1930
 TELECOPIER: 904-363-1510

1800 SECOND STREET
 SUITE 954
 SARASOTA, FLORIDA 34236
 TELEPHONE: 941-955-6141
 TELECOPIER: 941-955-6244

**ARTICLES OF INCORPORATION
OF
FFVA MUTUAL INSURANCE CO.**

APPROVED
INSURANCE COMMISSIONER
AND TREASURER

JUL 6 1995
By *S. W. Malvest*
Legal Division

The undersigned incorporators to these Articles of Incorporation, natural persons over the age of eighteen years, competent to contract, and the majority of whom are citizens of the United States of America, hereby form a mutual insurer under the laws of the State of Florida.

ARTICLE I

NAME

The name of the corporation shall be FFVA MUTUAL INSURANCE CO. The principal place of business of the corporation shall be 4401 East Colonial Drive, Orlando, Florida 32803.

ARTICLE II

NATURE OF BUSINESS

The purpose of the corporation is to engage in the business of property and casualty insurance and any lawful business incidental thereto.

ARTICLE III

MEMBERS

Each policyholder of the corporation, other than the holders of contracts of reinsurance, shall be a member of the corporation. Each member shall be entitled to one (1) vote at the meetings of members for each policy of insurance in force on the meeting date called pursuant to the corporation's bylaws. The qualifications for membership in the corporation shall be as prescribed in Chapter 628, Florida Statutes, as amended from time to time.

ARTICLE IV

TERM OF EXISTENCE

The corporation shall exist perpetually.

ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The initial registered office of this corporation shall be 4401 East Colonial Drive, Orlando, Florida 32803, and the initial registered agent of this corporation at such office shall be Alan Hair, who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes, as amended from time to time, with respect to keeping an office to receive service of process from the Treasurer and Insurance Commissioner of the State of Florida.

ARTICLE VI

Directors

The corporation shall have seven (7) directors initially, all of whom are United States citizens and all of whom are over the age of eighteen. The names and residence street addresses of the directors, whose initial terms of office shall be for one year, are:

<u>Name</u>	<u>Address</u>
Henry M. Daniels	719 Cattlemen Road Sarasota, Florida 34232
Arthur F. Evans	P.O. Box 789 Oviedo, Florida 32765

Peter S. Harlee, Jr.

P.O. Box 8
Palmetto, Florida 34220

William L. Klinger

1931 Lake Brantley Road
Longwood, Florida 32779

Norman C. Payne, III

P.O. Box 995
Dundee, Florida 33838

Morgan H. Roe

P.O. Box 900
Winter Haven, FL 33882

Glenn R. Rogers

P.O. Box 188
Zellwood, Florida 32798

ARTICLE VII

Contingent Liability

No Member shall have any contingent liability as to any non-assessable policy issued pursuant to Chapter 628.341, Florida Statutes. The maximum contingent liability of the Members of the corporation, as to other than non-assessable policies, shall be not more than three (3) times the premium for the Member's policy at the annual premium rate for a term of one (1) year.

ARTICLE VIII

Indemnification

The Board of Directors is hereby specifically authorized to make provisions for indemnification of directors, officers, employees and agents to the full extent permitted by law.

ARTICLE IX

Participating Policies

Pursuant to section 628.361, Florida Statutes (1993), as amended from time to time, the corporation may issue any or all of its policies with or without participation in profits, savings, or unabsorbed portions of premiums, may classify policies issued on a participating or non-participating basis, and may determine the right to participate and the extent of participation of any class or classes of policies.

ARTICLE X

Incorporators

The names and residence street addresses of the incorporators, all of whom are over the age of eighteen, and all of whom are United States citizens are:

<u>Name</u>	<u>Address</u>
Henry M. Daniels	719 Cattlemen Road Sarasota, Florida 34232
Arthur F. Evans	P.O. Box 789 Oviedo, Florida 32765
Alan E. Hair	4689 Gatlin Oaks Lane Orlando, Florida 32806
Peter S. Harllee, Jr.	P.O. Box 8 Palmetto, Florida 34220
William L. Klinger	1931 Lake Brantley Road Longwood, Florida 32779
Norman C. Payne, III	P.O. Box 995 Dundee, Florida 33838

Earl E. Price

P.O. Box 141231
Orlando, Florida 32814

Morgan H. Roe

P.O. Box 900
Winter Haven, Florida 33882

Glenn R. Rogers

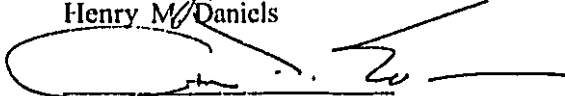
P.O. Box 188
Zellwood, Florida 32798

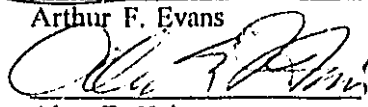
Michael J. Stuart

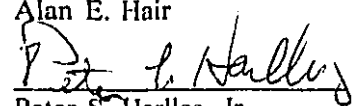
2223 Smoketree Court
Longwood, Florida 32779

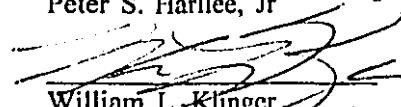
IN WITNESS WHEREOF, the incorporators have hereunto set their hands and seals this
13 day of September, 1995.

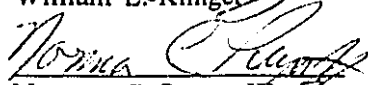

Henry M. Daniels

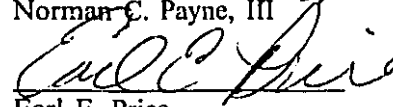

Arthur F. Evans

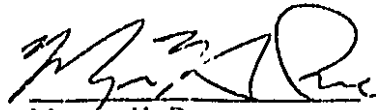

Alan E. Hair

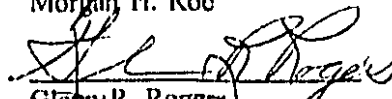

Peter S. Harlee, Jr

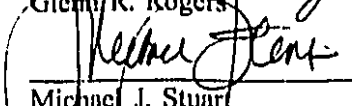

William L. Klinger


Norman E. Payne, III


Earl E. Price


Morgan H. Roo

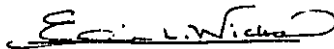

Glenn R. Rogers


Michael J. Stuart

STATE OF FLORIDA
COUNTY OF Orange

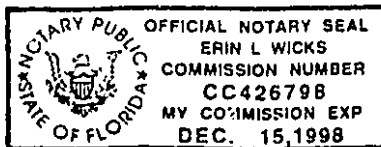
BEFORE ME, the undersigned authority, personally appeared Glenn R. Rogers, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.


NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

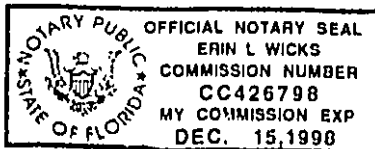
BEFORE ME, the undersigned authority, personally appeared Henry M. Daniels, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks
NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

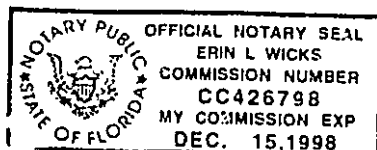
BEFORE ME, the undersigned authority, personally appeared Arthur F. Evans, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks
NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

BEFORE ME, the undersigned authority, personally appeared Peter S. Harlee, Jr., who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

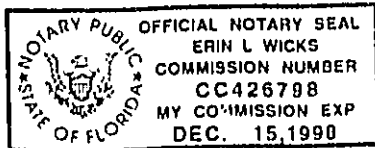
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks

NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Sumter

BEFORE ME, the undersigned authority, personally appeared William L. Klinger, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

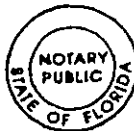
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 11th day of September, 1995.

Karen Elizabeth Whitt

NOTARY PUBLIC

(SEAL)

My Commission Expires: 4-10-98



KAREN ELIZABETH WHITT
My Comm Exp. 4/10/98
Bonded By Service Ins
No. CC362995
☒ Personally Known ☐ Other

STATE OF FLORIDA
COUNTY OF Orange

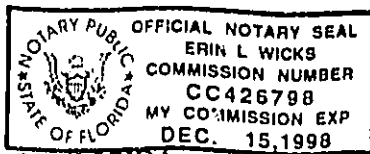
BEFORE ME, the undersigned authority, personally appeared Norman C. Payne, III, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks
NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

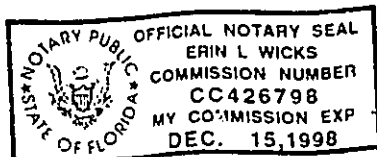
BEFORE ME, the undersigned authority, personally appeared Morgan H. Roe, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks
NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

BEFORE ME, the undersigned authority, personally appeared Michael J. Stuart, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

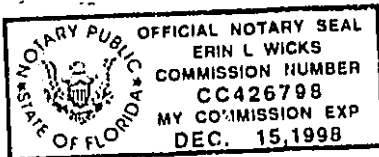
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks

NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

BEFORE ME, the undersigned authority, personally appeared Earl E. Price, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

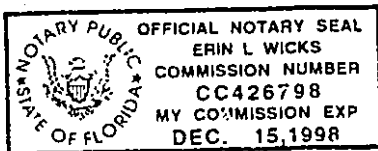
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks

NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



STATE OF FLORIDA
COUNTY OF Orange

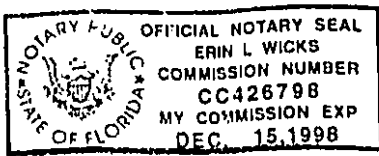
BEFORE ME, the undersigned authority, personally appeared Alan E. Hair, who is personally known to me or who has produced _____ as identification, and he acknowledged to me that he executed the foregoing Articles of Incorporation voluntarily and for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of September, 1995.

Erin L. Wicks
NOTARY PUBLIC

(SEAL)

My Commission Expires: December 15, 1998



FILED
95 SEP 18 AM 9:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA