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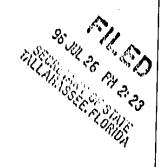
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Examiner's Initials



ARTICLES OF INCORPORATION OF COGGIN PROPERTIES, INC.

The undersigned Incorporator, for the purpose of forming a Corporation under the Florida Business Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE ONE

NAME

The name of the Corporation is Coggin Properties, Inc.

ARTICLE TWO

PRINCIPAL OFFICE AND ADDRESS

The address of the principal office of the Corporation is 691 7th Street, Chipley, Florida 32428, and the mailing address of the Corporation is P. O. Box 516, Chipley, Florida 32428.

ARTICLE THREE

SHARES, CLASS AND PAR VALUE

The Corporation is authorized to issue one class of shares, which shall be called common shares. Common shares shall have unlimited voting rights and shall be entitled to receive the net assets of the Corporation upon dissolution. The Corporation is authorized to issue 2,000 common shares, and shall have a par value of \$1.00 each.

ARTICLE FOUR

REGISTERED OFFICE, AGENT, AND ACCEPTANCE

The street address of the initial registered office of the Corporation is 691 7th Street, Chipley, Florida 32428 and the name of its initial registered agent at such address is M. R. Coggin, Jr. The registered agent, M. R. Coggin, Jr., hereby accepts appointment as registered agent for the Corporation, Coggin Properties, Inc.

ARTICLE FIVE

INCORPORATORS

The name and address of each Incorporator is:

Name Address

Voncell Coggin 402 North 5th Street Chipley, Florida 32428

Oda Lucia Carmichael 1353 Williams Road Chipley, Florida 32428

M. R. Coggin, Jr. 1268 Pitts Road Chipley, Florida 32428

ARTICLE SIX

PURPOSE OR PURPOSES

The general purpose for which the Corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the "Florida Business Corporation Act."

ARTICLE SEVEN

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment to these articles be made.

PREATRICATES

IN WITNESS WHEREOF, the undersigned have signed these Articles of Incorporation on July 26, 1996,

M. R. COGGIN, JR. OOI Incorporator/Registered Agent

STATE OF FLORIDA COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this July 26, 1996 by Vonceil Coggin, Oda Lucia Carmichael and M. R. Coggin, Jr., who are personally known to me and who did take an oath.

THOMAS C. WILKINSON

NOTARY PUBLIC

My Commission Expires: 3-10-2000

THOMAS C. WILIGNSON MY COMMISSION # CC 533366 EXPIRES: March 10, 2000