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PANAMA CITY, FL 32401-2607
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csc networks

PRESIDENTIAL
LEGAL & FINANCIAL SERVICES ACCOUNT NO. : 072100000032

REFERENCE : 075396 81045A

AUTHORIZATION : *Prepaid*

COST LIMIT : \$ 122.50

ORDER DATE : September 5, 1996

ORDER TIME : 10:12 AM

ORDER NO. : 075396

CUSTOMER NO: 81045A

CUSTOMER: Mickie Kelly, Legal Assistant
JACK G. WILLIAMS, ESQ

502 Harmon Avenue

Panama City, FL 32401

400001940064
-09/05/96--01072--016
***122.50 ***122.50

DOMESTIC FILING

NAME: BAY COUNTY CUSTOM HOMES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Michael E. Klunk

EXAMINER'S INITIALS:

9/5/96

RECEIVED
95 SEP -5 PM 12:14
DIVISION OF CORPORATION

ARTICLES OF INCORPORATION
OF
BAY COUNTY CUSTOM HOMES, INC.

STATE OF FLORIDA
26 SEP -5 PM 3:27

The undersigned subscriber to these Articles of Incorporation hereby subscribes to and forms a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of the corporation is Bay County Custom Homes, Inc.

ARTICLE II - NATURE OF BUSINESS

This corporation is organized for the purposes of rendering accounting services and for the transacting of any and all other lawful business.

ARTICLE III - DURATION

This corporation shall have perpetual existence and shall commence on filing.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 100 (One Hundred) shares of common stock, each share having the par value of \$1.00 (One and No/100).

ARTICLE V - PRINCIPAL OFFICE, INITIAL REGISTERED
OFFICE AND AGENT

The principal office of this corporation is 1410 Massachusetts Avenue, Lynn Haven, Florida 32444. The street address of the initial registered office of this corporation is 1410 Massachusetts Avenue, Lynn Haven, Florida 32444, and the name of the initial registered agent of this corporation at that address is Leon Gene Wishum.

ARTICLE VI - BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be increased from time to time by the by-laws, but shall never be less than one. The names and

addresses of the initial directors of this corporation are:

Name	Address
LEON GENE WISHUM	1410 Massachusetts Avenue Lynn Haven, Florida 32444
JAMES D. HOLSOMBAKE	210 Timber Lane Panama City, Florida 32405

ARTICLE VII - INCORPORATORS

The name and address of the person signing these Articles is:

Name	Address
LEON GENE WISHUM	1410 Massachusetts Avenue Lynn Haven, Florida 32444

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 4th day of
September, 1996.


LEON GENE WISHUM

STATE OF FLORIDA,
COUNTY OF BAY.

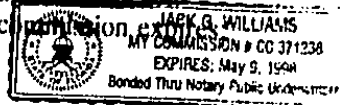
BEFORE ME, the undersigned authority, this day personally appeared Leon Gene Wishum, to me well known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the purposes therein expressed.

WITNESS my hand and seal in the state and county aforesaid, this 4th day of
September, 1996.


Notary Public, Sign

Notary Public, Print

My commission expires



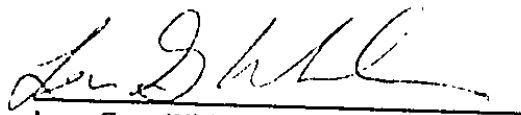
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

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

First, that Bay County Custom Homes, Inc., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at 1410 Massachusetts Avenue, Lynn Haven, Florida 32444 has named Leon Gene Wishum, located at 1410 Massachusetts Avenue, Lynn Haven, Florida 32444 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 the 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.



Leon Gene Wishum
Registered Agent

FILED
SEP 11 1995
CLERK OF DISTRICT COURT
95 SEP -5 PM 3:27