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PATTERSON & MALONEY  
LAWYERS  
SUITE 800  
800 SOUTH ANDREWS AVENUE  
FORT LAUDERDALE, FLORIDA 33301-2802

J.B. PATTERSON (1911-1983)  
H.T. MALONEY\*  
GARY S. MAISEL  
BRENDA L. STOREY

\*MEMBER OF AMERICAN ACADEMY OF  
MATRIMONIAL LAWYERS AND FLORIDA  
CERTIFIED ARBITRATOR

TELEPHONE (305) 522-1700  
FACSIMILE (305) 728-8858

September 17, 1996

Secretary of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, Florida 32314

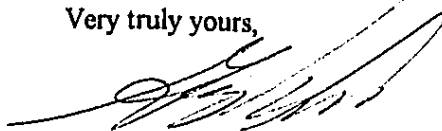
300001951823  
-09/19/96--01070--011  
\*\*\*\*122.50 \*\*\*\*122.50

Re: Heritage Financial Group, Inc.

Dear Sirs:

Please find enclosed the original and one copy of Articles of Incorporation for Heritage Financial Group, Inc. as well as my check #6217 in the sum of \$122.50. Please file the Articles and return a stamped copy of the same to me in the enclosed self-addressed stamped envelope.

Very truly yours,



GARY S. MAISEL  
For The Firm

GSM/jm

Enclosures

~~1096-19924~~

~~611-502~~

TALLAHASSEE, FLORIDA

96 OCT 11 PM 2:10

FILED

Dmp  
9.20.96

PATTERSON & MALONEY

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CERTIFIED ARBITRATOR

October 9, 1996

Secretary of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, Florida 32314  
Attention: Doris McDuffie

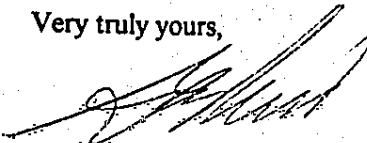
Re: Ref. Number: W96000019924  
Heritage Financial Group, Inc.

Dear Sirs:

Enclosed herewith please find an original and one copy of the corrected Articles of Incorporation under the reference number listed above. We have changed the name from "Heritage" Financial Group, Inc. to "Reef" Financial Group, Inc. Per your instructions, I am also enclosing a copy of your letter dated September 20, 1996 in order that you may properly handle this filing.

Please file the Articles and return a stamped copy of the same to me in the enclosed self-addressed stamped envelope.

Very truly yours,



GARY S. MAISEL  
For The Firm

GSM/jm

Enclosures

PATTERSON & MALONEY



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

September 20, 1996

GARY S. MAISEL, ESQUIRE  
PATTERSON & MALONEY  
600 SOUTH ANDREWS AVENUE  
FORT LAUDERDALE, FL 33301-2802

SUBJECT: HERITAGE FINANCIAL GROUP, INC.  
Ref. Number: W96000019924

We have received your document for HERITAGE FINANCIAL GROUP, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must sign accepting the designation.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6923.

Doris McDuffie  
Corporate Specialist Supervisor

Letter Number: 296A00043609

**ARTICLES OF INCORPORATION**

**OF**

**REEF FINANCIAL GROUP, INC.**

**FILED**  
96 OCT 11 PM 2:10  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

I, the undersigned, being of legal age and a natural person, do hereby subscribe to, acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

**ARTICLE I**

The name of this corporation (hereinafter referred to as "corporation") shall be: REEF FINANCIAL GROUP, INC.

**ARTICLE II**

This corporation may engage in any activity or business permitted under the laws of the State of Florida including entering into contracts of copartnership or general partnership and acting as surety for the accommodation of third parties.

**ARTICLE III**

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

**1000 shares of Common Stock - Par Value \$1.00**

All of said stock shall be payable in cash, property, real or personal, labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors of this Corporation. The payment thereof does not have to be at the time of issuance, provided that said shares are subject to calls thereon until the whole consideration therefore shall have been paid. All of such shares are to consist of one class only.

#### **ARTICLE IV**

The amount of capital with which this corporation shall commence business shall not be less than \$100.00.

#### **ARTICLE V**

This corporation shall commence its existence upon entry of State of Florida Certificate of Filing for these Articles of Incorporation, and shall exist perpetually thereafter unless sooner dissolved according to law.

#### **ARTICLE VI**

The initial address of this corporation shall be 701 N.W. 108th Avenue, Plantation, Florida 33324, with the privilege of having its offices and branch offices at other places within or without the State of Florida.

#### **ARTICLE VII**

This corporation shall have at least one director, with the exact number to be specified by the stockholders from time to time unless the stockholders shall, by a majority vote hereafter, determine that the corporation be managed by the stockholders. The initial number of directors shall be one.

### **ARTICLE VIII**

The name and address of the first Director of the corporation, who shall hold office for the first year or until his successors are duly elected and qualified, shall be:

**William Fleischer**

### **ARTICLE IX**

The name and business address of the Subscriber, and the number of shares of stock he agrees to take is:

**Gary S. Maisel  
600 South Andrews Avenue, #600  
Fort Lauderdale, Florida 33301**

**1000 shares of stock**

### **ARTICLE X**

No contract or other transaction between this corporation and any other corporation, and no act of this corporation, shall in any way be affected or invalidated by the fact that any of the directors of this corporation are pecuniarily or otherwise interest in, or are directors or officers of such other corporation. Any director individually, or any firm of which any director may be a member, may be a party to, or may be pecuniarily or otherwise interested in, any contract or transaction of this corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have

been known to the Board of Directors or a majority thereof, and any officer of such other corporation, or who is so interested may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this corporation which will authorize any such contract or transaction with like force and effect as if he were not such director or officer of such other corporation, or not so interested.

#### **ARTICLE XI**

The private property of the stockholders shall not be subject to the payment of the corporate debts in any extent whatever. The corporation shall have a first lien on the shares of its stockholders and upon the dividends due them for any indebtedness of such stockholders of the corporation.

#### **ARTICLE XII**

This corporation may indemnify and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

#### **ARTICLE XIII**

This corporation shall adopt by-laws by a majority vote of the shares as voted by the shareholders.

Members of the Board of Directors or the executive committee, if any, shall be deemed present at a meeting so such board or committee if a conference, telephone or similar communication equipment by means of which all persons participating in the meeting can hear each other, is used.

The corporation may confer powers, limitations of the powers, and regulate the powers of the corporation, the directors, and the stockholders of all classes, including, but not limited to, provisions for cumulative voting for directors, a list of officers, and provisions governing the issuance of stock certificates to replace lost or destroyed certificates. The foregoing powers and limitations may be incorporated in the corporations' by-laws, or placed in the corporate minutes after authorization by a majority vote of the shares.

The corporation, as designated from time to time by the Board of Directors, or its shareholders acting in place of a Board of Directors if there be no Board of Directors, shall have the power to hold its respective directors' meetings and/or shareholders' meetings outside the State of Florida, and to keep its books (subject to statutory provisions) outside the State of Florida.

#### ARTICLES XIV

The initial registered office of the corporation shall be 600 South Andrews Avenue, Suite 600, Fort Lauderdale, Florida 33301 and the initial registered agent of the corporation, whose business office is at such address is Gary S. Maisel.

IN WITNESS WHEREOF, I, the undersigned, being the original Subscriber to the capital stock hereinabove named, for the purpose of forming a corporation to do business both within and without the State of Florida, under the laws of Florida, do make and file these Articles, hereby declaring and certifying that the facts herein stated are true and agree to take the number of shares hereinabove set forth, and hereunto set my hand and seal this 9th day of October 1996.

  
GARY S. MAISEL

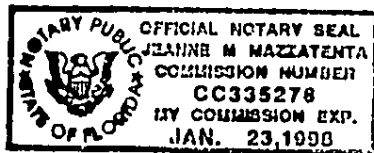


STATE OF FLORIDA       )  
                                  ) SS  
COUNTY OF BROWARD    )

BEFORE ME, the undersigned authority, personally appeared GARY S. MAISEL, to me known to be the person described in and who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed the same for the purposes therein expressed.

WITNESS my hand and official seal in the County and State named above this 9th day of October, 1996.

My Commission Expires:



NOTARY PUBLIC

SIGN Jeanne M. Mazzatenta

PRINT Jeanne M. Mazzatenta  
State of Florida at Large

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Signature: [Signature]

Date: 12/9/96