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The undersigned, acting as incorporator of a Corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I - NAME

The name of this corporation is PFN AVIATION, INC.

ARTICLE II - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE III - CAPITAL STOCK

This corporation is authorized to issue ore hundred (100) shares of One Dollar (\$1.00) par value of common stock, which shall be designated "Common Shares".

ARTICLE IV - INITIAL PRINCIPAL OFFICE AND REGISTERED AGENT

The street address of the initial principal office of the corporation in the State of Florida is 520 North MacArthur Avenue, Panama City, Florida 32401, and the name of the initial registered agent is Wm. Gregory Bruce.

THIS INSTRUMENT PREPARED BY:

J. Robert Hughes, Esq.
Barron, Redding, Hughes, Fite,
Bassett, Fensom & Sanborn, P.A.
220 McKenzie Avenue
Panema City, Florida 32401
904/785-7454
Plorida Bar No. 011 1806

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ARTICLE V - BOARD OF DIRECTORS

The corporation shall initially have three (3) directors. The number of directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than three (3), nor more than five (5). The names and addresses of the initial directors of this corporation are as follows:

- Joseph M. Brown 520 North MacArthur Avenue Panama City, Florida 32401
- Wm. Gregory Bruce 2. 520 North MacArthur Avenue Panama City, Florida 32401
- Tony St. John Brown 520 North MacArthur Avenue Panama City, Florida 32401

ARTICLE VI - NON-CUMULATIVE VOTING RI HTS

At each election of directors, no shareholder shall be entitled to cumulate his or her votes in voting for the election of directors.

ARTICLE VII - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VIII - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE IX - TERM OF EXISTENCE

This corporation is to exist perpetually.

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ARTICLE X - INCORPORATOR

The name of the person signing these Article: is Wm. Gregory Bruce, whose address is 520 North MacArthur Aven.e, Panama City, Florida 32401.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 26th day of February, 1997.

Win. Gragory Bruse

STATE OF FLORIDA COUNTY OF BAY

The Articles of Incorporation was acknowledged before me this 26th day of February, 1997, by WM. GREGORY BRUCE, who: (notary must check applicable box)

> My Comm Exp. 6/27/00/ Public Bonded By Service Ins No. CC548475

PANUA N. C. PEMENTS

(Print Vars)

Notary Public CC548475

My Commission Expires: 627-00

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ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

OF

PFN AVIATION, INC.

Having been named to accept service of process for the abovenamed corporation, at the place designated in the Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of the Florida General Corporation Act relative to keeping open said office.

Dated this 26th day of February, 1997.

Wm. Gregory Bruce Registered Agent

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