

EFFECTIVE DATE

4/1/97

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SECRETARY OF STATE
DIVISION OF CORPORATIONS

97 APR -4 PM 2:55

**ARTICLES OF INCORPORATION
OF
FIRST FEDERAL TRUSTEE CORPORATION**

ARTICLE I - NAME

The name of this corporation is **FIRST FEDERAL TRUSTEE CORPORATION.**

ARTICLE II - DURATION

This corporation shall exist perpetually, commencing on the date of signing.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business, including acting as Trustee.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 7,500 shares of no par value common stock.

ARTICLE V - 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/she already holds, shall have the right to purchase his/her pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

**ARTICLE VI - INITIAL PRINCIPAL OFFICE AND
RESIDENT AGENT**

The principal office address of this corporation is 409 South Old Dixie Highway, Lady Lake, FL. 32159, and the mailing address is P.O. Box 158, Fruitland Park, FL. 34731. The principal office and registered office addresses are the same as above. The initial registered agent of this corporation at those addresses is R. Hunt.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be increased or decreased from time to time by the by-laws, but shall never be less

than one (1). The name and address of the initial director of this corporation is R. Hunt, P.O. Box 158, Fruitland Park, FL. 34731.

ARTICLE VIII - INCORPORATOR

The name and address of the person signing these articles is R. Hunt, P.O. Box 158, Fruitland Park, FL. 34731.

ARTICLE IX - POWERS

This corporation shall have the powers as enumerated in the Florida General Corporation Act, as well as the power to act as Trustee. This corporation reserves the right to execute and practice full trustee powers. This power is to include holding legal title to real property and/or personalty "in trust" for the benefit of other person(s) and or entity(s). This Corporation further reserves the right to carry out specific duties with regard to the property and or personalty as directed by the beneficiary(s) of the real property and/or personalty. The Corporation also reserves the right to fully carry out any power given to it affecting the disposition of the real property and/or personalty for another person's or entity's benefit.

ARTICLE X - INDEMNIFICATION

No current and/or former officer, director, agent or stockholder shall be held personally liable when acting in official capacity on company business. The corporation shall indemnify any current and/or former officer, director, agent or stockholder to the full extent permitted by law.

ARTICLE XI - AMENDMENTS

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 1st day of April 1992.



INCORPORATOR

I am familiar with the duties of resident agent, and hereby accept the position as resident agent of First Federal Trustee Corporation.



RESIDENT AGENT

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