97 JUN 27 PM 105

TALLAHASSEE, FLORIDA Department of State **Division of Corporations** P. O. Box 6327 Tallahassee, FL 32314 First Coast Fingue, AL INC.

(Proposed corporate name - must include suffix) Enclosed is an original and one(1) copy of the articles of incorporation and a check for : \$70.00 **4** \$78.75 \$122.50 \$131.25 Filing Fee Filing Fee Filing Fee, Filing Fee & Certificate & Certified Copy Certified Copy & Certificate ADDITIONAL COPY REQUIRED FROM: JOHN W. HORAN
Name (Printed or typed) MARKET STREET APALACH ICOLA
City, State & Zip 90 \ 653 - 252 3

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

97 JUN 27 PH 1: 05

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

FIRST COAST FINANCIAL FNC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

71 MARKET STREET APALACHICOLA FL 32320

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS
The name and Florida street address of the initial registered agent are: Jo HN w- Ho Q AN

71 MARKET STREET

APALACHICOLA FL 32320

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

JOHN W. HORAN

71 MARKET STREET APACACHICOLA FL 32320 APALACHICO

Signature/Incorporator

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all'statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent

Signature/Registered Agent