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George E. Loomis

Attorney at Law

201 East Government Street
Pensacola, Florida 32501

1-904-432-7723

September 24, 1997

Florida Division of Corporations
ATTN: New Filings
P. O. Box 6327
Tallahassee, FL 32314

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-09/26/97-01060--011
***122.50 ***122.50

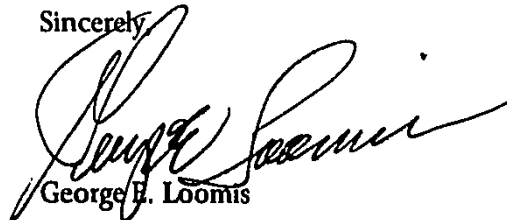
Re: The Chevalier Trust Company

Dear Sir or Madam:

Enclosed for filing please find articles of incorporation for the above referenced corporation and a copy of the same articles for stamping "filed" and returning to me with the certificate of incorporation. Also enclosed is my check in the amount of \$122.50 (filing fee = \$35.00; certified copy = \$52.50; and registered agent designation = \$35.00). Once filed, please return the copy of the articles stamped "filed" and the certificate of incorporation to me.

Thank you for your attention to this matter.

Sincerely,


George E. Loomis

GEL/gl
Enclosures

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 SEP 26 AM 12:51

9-29-97
WS

ARTICLES OF INCORPORATION
OF

The Chevalier Trust Company

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ARTICLE I.
NAME

The name of the corporation shall be: The Chevalier Trust Company.

ARTICLE II.
DURATION

The duration of the corporation shall be perpetual and its existence shall commence September 22, 1997.

ARTICLE III.
PURPOSE

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

ARTICLE IV.
CAPITAL STOCK

The corporation is authorized to issue TEN THOUSAND (10,000) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V.
PRINCIPAL OFFICE AND MAILING ADDRESS
INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The corporation's mailing address is 201 East Government Street, Pensacola, Florida 32501. The principal place of business and the street address of the initial registered office of the corporation is 201 East Government Street, Pensacola, Florida 32501, and the initial registered agent at such address is George E. Loomis.

ARTICLE VI.
INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) Director initially. The number of Directors may be either increased or diminished from time to time by the bylaws but shall never be less than one.

ARTICLE VII.
INCORPORATORS

The names and addresses of the incorporators are:

Name
George E. Loomis

Address
201 East Government Street
Pensacola, Florida 32501

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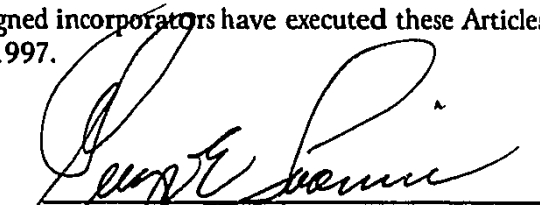
ARTICLE VIII.
BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE IX.
AMENDMENT

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

IN WITNESS WHEREOF the undersigned incorporators have executed these Articles of Incorporation this 24th day of September, 1997.



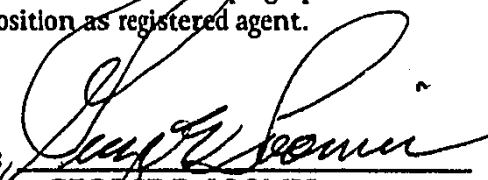
GEORGE E. LOOMIS

**ACCEPTANCE OF REGISTERED AGENT
FOR**

THE CHEVALIER TRUST COMPANY

Having been named to accept the service of process for the above stated corporation, at the place designated in the Articles of Incorporation, the undersigned hereby accepts to act in this capacity and agrees to comply with the provisions of law relative to keeping open said office. I am familiar with and accept the obligations of my position as registered agent.

Dated this 24th day of September, 1997.

By: 

GEORGE E. LOOMIS