P98000022159

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

200<u>002445142--</u>7 -03/03/98--01033--009 ****131.25 ****131.25

SUBJECT: E	Emerald Coast Financial Inc. (Proposed corporate name - must include suffix)			
Enclosed is an origina	l and one(1) copy of the articles	s of incorporation and a	check for :	
\$70.60 Filing Fee	\$78.75 Filing Fee & Certificate	□\$122.50 Filing Fee & Certified Copy ADDITIONAL CO	\$131.25 Filing Fee, Certified Copy & Certificate	
FROM:	Steven D. Bell Name (Printed or typed) 104 2nd Street Address Panama City Beach, FL 32413 City, State & Zip (350) 234-8640		TALLAHASSEE, FLUND	98 MAR 10 AM 9: 20

Daytime Telephone number



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

March 5, 1998

STEVEN D. BELL 104 2ND STREET PANAMA CITY BEACH, FL 32413

SUBJECT: EMERALD COAST FINANCIAL INC.

Ref. Number: W98000004873

We have received your document for EMERALD COAST FINANCIAL INC. and your check(s) totaling \$131.25. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an administratively dissolved/revoked entity. Names of administratively dissolved/revoked entities are not available for one year from the date of administrative dissolution/revocation unless the dissolved/revoked entity provides the Department of State with a notarized affidavit stating that they have no intention of reinstating, therefore, releasing the name for use to another entity.

Simply adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of 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 (850) 487-6923.

Letter Number: 498A00012093

Doris McDuffie Corporate Specialist Supervisor

FILED

ARTICLES OF INCORPORATION

98 MAR 10 AM 9: 20

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

SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLE I NAME	
The name of the corporation shall be: Emerald Wast interest in the corporation shall be:	
The name of the corporation shall be: Emerald Coast Financial Inc. Mortgage	
9 9	
ARTICLE II PRINCIPAL OFFICE	
The principal place of business and mailing address of this corporation shall be:	
104 2nd 5t.	
Panama City Beach, FL 32413	
ARTICLE III SHARES	
The number of shares of stock that this corporation is authorized to have outstanding at any one time is:	
1500	
ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS	
The name and Florida street address of the initial registered agent are:	
Steven D. Bell, 104 2nd St, PCB, FL 32413	
ARTICLE V INCORPORATOR	
The name and address of the incorporator to these Articles of Incorporation are:	
Steven D. Bell, 104 2nd St, PCB, FL 32413	
Jeven D. J. J.	
Steven D. Bell /Steven Bell 3/1/98	
Signature/Incorporator Date	

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

Signature/Registered Agent

Date