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October 29, 1998

FILED
98 OCT 30 AM 10:23
TALLAHASSEE, FLORIDA
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P98000092969

Division of Corporations
Post Office box 6327
Tallahassee, Florida 32314

EFFECTIVE DATE
10-28-98

Re: HomeTown Financial Services, Inc. - Incorporation

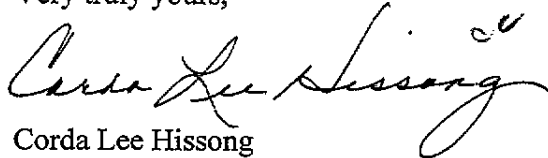
Gentlemen:

Enclosed please find original Articles of Incorporation for filing with the Division of Corporations, along with our check in the amount of \$122.50 in payment of the fees associated therewith.

Your early attention to this will be appreciated.

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-10/30/98--01052--013
****122.50 *****78.75

Very truly yours,



Corda Lee Hissong
Paralegal

clh

Enclosures

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ARTICLES OF INCORPORATION
OF
HOMETOWN FINANCIAL SERVICES, INC.

FILED
98 OCT 30 AM 10:22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, hereby adopts the following Articles of Incorporation:

EFFECTIVE DATE
10-28-98

Article I

Name

The name of the corporation is HomeTown Financial Services, Inc., and the address of the principal office and mailing address of the corporation is at 300 West Adams Street, Jacksonville, Florida 32202.

Article II

Duration

This corporation shall exist perpetually. Corporate existence shall commence on the date these Articles are executed and acknowledged, except that if they are not filed by the Department of State of the State of Florida within five days, exclusive of legal holidays, after they are executed and acknowledged, corporate existence shall commence upon filing by the Department of State.

Article III

Nature of Business

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

Article IV

Capital Stock

(a) Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 7500 shares of common stock having a par value of \$1.00 per share.

(b) Preemptive Rights. Shareholders shall have no preemptive rights.

(c) Cumulative Voting. Cumulative voting shall not be permitted.

(d) Restrictions on Transfer of Stock. The shareholders may, by bylaw provision or by shareholders' agreement recorded in the minute book, impose such restrictions on the sale, transfer or encumbrance of the stock of this corporation as they may see fit.

Article V

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 50 North Laura Street, Suite 2200, Post Office Box 4788, Jacksonville, Florida 32201 and the name of the initial registered agent of this corporation at that address is Michael A. Walters.

Article VI

Bylaws

The initial bylaws of this corporation shall be adopted by the board of directors. Bylaws shall be adopted, altered, amended or repealed from time to time by either the shareholders or the board of directors, but the board of directors shall not alter, amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that such bylaw is not subject to amendment or repeal by the board of directors.

Article VII

Incorporator

The name and address of the incorporator of this corporation is:

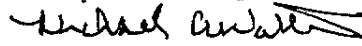
Michael A. Walters
50 North Laura Street, Suite 2200
Post Office Box 4788
Jacksonville, Florida 32201

Article VIII

Amendment

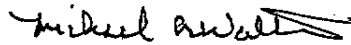
This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the incorporator has executed these Articles the 28th day of October 1998.



Michael A. Walters
Incorporator

HAVING BEEN NAMED AS REGISTERED AGENT FOR THE ABOVE STATED CORPORATION, I HEREBY AGREE TO ACT IN THAT CAPACITY, AND I FURTHER STATE THAT I AM FAMILIAR WITH, AND ACCEPT, THE OBLIGATIONS OF THAT POSITION.



Michael A. Walters

Dated: October 28, 1998

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98 OCT 30 AM 10:22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA