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99 AUG -9 PM 4: 00

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 335062 41001A

AUTHORIZATION :

*Patricia Pujols*

COST LIMIT : \$ 70.00

ORDER DATE : August 9, 1999

ORDER TIME : 1:48 PM

ORDER NO. : 335062-005

CUSTOMER NO: 41001A

500002954915-6

CUSTOMER: Ms. Susan Whitlatch  
THE ST. JOE COMPANY  
THE ST. JOE COMPANY  
Suite 400, Dupont Center  
1650 Prudential Drive  
Jacksonville, FL 32207

DOMESTIC FILING

NAME: ST. JOE COMMERCIAL, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Ta-Tanisha Green

EXAMINER'S INITIALS:

*PH 8/9/99*

RECEIVED  
99 AUG -9 PM 2:35

**ARTICLES OF INCORPORATION**

**OF**

**FILED**

**ST. JOE COMMERCIAL, INC. 99 AUG -9 PM 4: 00**

**SECRETARY OF STATE  
TALLAHASSEE, FLORIDA**

Pursuant to the requirements set forth within Chapter 607 of the Florida Business Corporation Act, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

**ARTICLE I**

The name of the corporation (hereinafter referred to as the "Company") shall be St. Joe Commercial, Inc.

**ARTICLE II**

The existence of the Company shall begin on the date of acknowledgment of these articles of incorporation.

**ARTICLE III**

The street address of the principal office of the Company is 1650 Prudential Drive, Suite 400, Jacksonville, Florida 32207.

**ARTICLE IV**

The maximum number of shares this Company is authorized to issue is 10,000, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

**ARTICLE V**

The initial street address of the Company's registered office is 1650 Prudential Drive, Suite 400, Jacksonville, Florida 32207. The initial registered agent for the Company at that address is Lawrence Paine.

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ARTICLE VI

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The initial board of directors shall consist of two (2) members. The names and addresses of the persons who will serve on the initial board of directors are: SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

<u>Name</u>	<u>Address</u>
David D. Fitch	1650 Prudential Drive, Suite 400 Jacksonville, Florida 32207
Michael N. Regan	1650 Prudential Drive, Suite 400 Jacksonville, Florida 32207

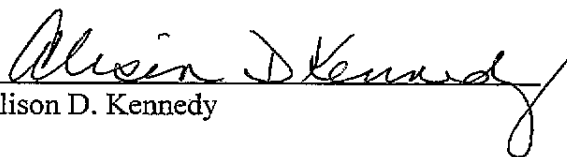
ARTICLE VII

The name and street address of the person signing these articles of incorporation is Alison D. Kennedy, 1650 Prudential Drive, Suite 400, Jacksonville, Florida 32207.

ARTICLE VIII

The Company shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation this 4th day of August, 1999.

  
Alison D. Kennedy

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for St. Joe Commercial, Inc. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to Section 607.0501(3), Florida Statutes.

Date: August 4, 1999



Lawrence Paine