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May 27, 1999

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Florida Department of State
Division of Corporations
Qualification/Registration Section
P.O. Box 6327
Tallahassee, Florida 32314

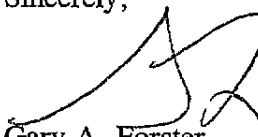
RE: Articles of Incorporation of Realvest Residential Appraisal, Inc.
Our File No. 2903-3

Dear Sir or Madam:

Enclosed for filing are an original and one copy of the executed Articles of Incorporation of Realvest Residential Appraisal, Inc. (the "Corporation") together with a check in the amount of \$78.75 payable to the Florida Department of State to cover filing fees, the designation of the Corporation's registered agent, and the return of a certified copy of the Corporation's Articles of Incorporation.

If you have any questions, please do not hesitate to call me. Thank you for your attention to this matter.

Sincerely,


Gary A. Forster

GAF/lih
Enclosures

FILED
1999 JUN - 1 AM 10:48
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

1999 JUN -1 AM 10: 48

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
REALVEST RESIDENTIAL APPRAISAL, INC.**

THE UNDERSIGNED, acting as sole incorporator of **REALVEST RESIDENTIAL APPRAISAL, INC.** under Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such corporation:

**ARTICLE I
NAME**

The name of the corporation is **REALVEST RESIDENTIAL APPRAISAL, INC.**

**ARTICLE II
SHARES**

The number of shares which the corporation shall have authority to issue is Ten Thousand (10,000), consisting of a single class of common stock, one cent (\$.01) par value per share.

**ARTICLE III
PRINCIPAL OFFICE**

The address of the Principal Office of the corporation is 2200 Lucien Way, Suite 350, Maitland, Florida 32751. The location of the Principal Office shall be subject to change as may be provided in bylaws duly adopted by the Corporation.

**ARTICLE IV
MAILING ADDRESS**

The mailing address of the corporation is 2200 Lucien Way, Suite 350, Maitland, Florida 32751.

**ARTICLE V
INITIAL REGISTERED OFFICE AND AGENT**

The address of the initial Registered Office of the corporation is 203 Hermits Trail, Altamonte Springs, Florida 32701, and the initial Registered Agent at such address is Anthony Ray Pudwill.

ARTICLE VI
INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of the corporation is five (5). The number of Directors may be increased or decreased from time to time, but in no event shall the number of Directors be less than one (1). The names and addresses of the persons who are to serve as the Directors until the first annual meeting of the shareholders of the corporation or until successor Directors are elected and shall qualify are as follows:

Anthony Ray Pudwill	203 Hermits Trail Altamonte Springs, Florida 32701
Angela Brown	2050 King Arthur Circle Maitland, Florida 32751
George Livingston	359 Beloit Avenue Winter Park, Florida 32789
Robert Von	1139 Arbor Glen Circle Winter Springs, Florida 32708
John H. Preston, IV	1981 Aquarius Court Oviedo, Florida 32766

ARTICLE VII
INCORPORATOR

The name and address of the sole incorporator of the corporation is Anthony Ray Pudwill, 203 Hermits Trail, Altamonte Springs, Florida 32701.

IN WITNESS WHEREOF, these Articles have been signed by the undersigned incorporator this 27th day of MAY, 1999.



Anthony Ray Pudwill, Incorporator

**ACCEPTANCE OF APPOINTMENT
BY INITIAL REGISTERED AGENT**

THE UNDERSIGNED, an individual resident of the State of Florida, having been named in Article V of the foregoing Articles of Incorporation as initial Registered Agent at the office designated therein, hereby accepts such appointment and agrees to act in such capacity. The undersigned hereby states that he is familiar with, and hereby accepts, the obligations set forth in Section 607.0505, Florida Statutes, and the undersigned will further comply with any other provisions of law made applicable to him as Registered Agent of the corporation.

DATED this 27th day of May, 1999.

Anthony Ray Pudwill

Anthony Ray Pudwill, Registered Agent

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TALLAHASSEE, FLORIDA