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TRANSMITTAL LETTER

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

200002976802--3
-09/02/99--01042--001
*****70.00 *****70.00

SUBJECT: EAST COAST APPRAISAL, INC.
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: Roberta Garrison
Name (Printed or typed)

427 N. 3rd Street
Address

Jacksonville Beach, FL 32250
City, State & Zip

(904) 246-0713
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

D. BROWN SEP - 8 1999

**ARTICLES OF INCORPORATION
OF
EAST COAST APPRAISAL, INC.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as Sole Incorporator of a Corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such Corporation:

ARTICLE I

The name of the Corporation is: **EAST COAST APPRAISAL, INC.**

ARTICLE II

The purpose or purposes for which the Corporation is organized are to engage in any activity of business permitted under the Laws of the United States and of the State of Florida.

ARTICLE III

The Corporation's principal office and mailing address is 535-I Atlantic Blvd., Suite 1, Atlantic Beach, FL 32233, and the name of the initial Registered Agent is John F. Swindell, whose address is 2103 9th Avenue North, Jacksonville Beach, FL 32250.

ARTICLE IV

The total number of shares of which the Corporation shall have the authority to issue is 1,000 shares of Capital Stock, and the par value of each share shall be \$1.00.

ARTICLE V

The provisions for the regulations of the internal affairs of the Corporation shall be as set forth in the bylaws.

ARTICLE VI

The duration of the Corporation shall be perpetual.

ARTICLE VII

The initial Board of Directors shall consist of one member who need not be a resident of the State of Florida nor a Shareholder of the Corporation.

The name and address of the person who shall serve as the Director until the first annual meeting of shareholders, or until his successor shall have been elected and qualified is as follows:

JOHN F. SWINDELL

2103 9TH AVENUE NORTH
JACKSONVILLE BEACH, FL 32250

IN WITNESS THEREOF, the undersigned incorporator has executed these Articles of Incorporation on this, the 9th day of August, 1999.



JOHN F. SWINDELL

STATE OF FLORIDA, COUNTY OF DUVAL, To Wit:

Before me, the undersigned authority, personally appeared JOHN F. SWINDELL, who is to me well known to be the person described in and who subscribed to the Articles of Incorporation, and that he did freely and voluntarily acknowledge before me, according to law, that he made and subscribed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my Hand and Official Seal at Jacksonville Beach, Duval County, Florida, this 9th day of Aug., 1999.



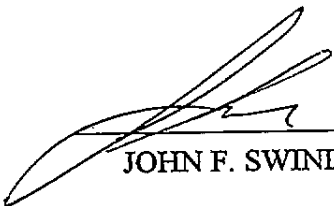
Notary Public

JEANETTE D. GUFFORD
NOTARY PUBLIC STATE OF FLORIDA
MY COMM. EXPIRES SEPTEMBER 19, 2002
COMM. NO. CC 760478

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCEPTANCE

I, the undersigned, being a citizen of Jacksonville Beach, Duval County, Florida,
do hereby accept the designation of Registered Agent of the above-named Corporation.



JOHN F. SWINDELL