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LIMITED LIABILITY COMPANY

EMERALD COAST APPRAISAL SERVICES, L.L.C.

99 AUG 25 PM 1:12

STATE OF FLORIDA
TALLAHASSEE, FLORIDA

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FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

August 25, 1999

EMMANUEL, SHEPPARD & CONDON

SUBJECT: EMERALD COAST APPRAISAL SERVICES, L.L.C.
REF: W99000019603

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refile the complete document, including the electronic filing cover sheet.

The registered agent must sign accepting the designation.

* You must provide this office with the agreed value and a written description of the property and/or services you refer to in your affidavit. You may amend your affidavit to include this description or include an attachment.

Please return 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) 487-6967.

Michelle Hodges
Document Specialist

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**ARTICLES OF ORGANIZATION
OF
EMERALD COAST APPRAISAL SERVICES, L.L.C.**

The undersigned, acting as organizer of a limited liability company under the Florida Limited Liability Company Act, adopts the following Articles of Organization for such limited liability company:

ARTICLE I

NAME AND PRINCIPAL OFFICE

The name of this limited liability company is EMERALD COAST APPRAISAL SERVICES, L.L.C., and its principal office and mailing address is located at 2179 Magnolia Avenue, Pensacola, Florida 32503.

ARTICLE II

DURATION

The existence of this limited liability company shall be perpetual, commencing upon the filing of these Articles of Organization with the Florida Secretary of State.

ARTICLE III

PURPOSE

The purpose of this limited liability company is to engage in any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV

CAPITAL CONTRIBUTIONS

The total amount of cash contributed to this limited liability company by its members upon the filing of these Articles of Organization is Ten Thousand and no/100 Dollars (\$10,000). There are no additional contributions which have been agreed upon by the members at the time of the filing

Kramer A. Litvak, Esq.
Emmanuel, Sheppard & Condon
30 South Spring Street
Pensacola, Florida 32501
(850) 433-6581
FL Bar No.: 0965881

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of these Articles of Organization. The members are free to agree upon additional contributions to this limited liability company at any point in the future.

ARTICLE V

MEMBERSHIP

The members of this limited liability company have the right to admit additional members to this organization upon the unanimous consent of those individuals or entities who are members prior to the admission of the new member. However, the transferee or assignee shall not be entitled to become a member or participate in the business and affairs of this limited company unless the transfer or assignment is approved by the unanimous consent of the members not proposing to transfer or assign their interests.

ARTICLE VI

DISSOLUTION

This limited liability company will dissolve upon the death, retirement, resignation, expulsion or dissolution of any member, unless all of the remaining members of this organization consent to a continuation of its business.

ARTICLE VII

MANAGEMENT

This organization is to be managed by a manager or managers elected by a majority vote of its members. The initial managers, who shall serve until the earlier of their deaths, resignations,

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replacements or until the first annual meeting of members and their successors are elected and shall qualify, shall be:

DAVID DYAL
2179 Magnolia Avenue
Pensacola, Florida 32503

ARTICLE VIII

INITIAL REGISTERED OFFICE AND AGENT

The street address of this limited liability company's initial registered office is 2179 Magnolia Avenue, Pensacola, Florida 32503, and the name of this limited liability company's initial registered agent is DAVID DYAL.

ARTICLE IX

ORGANIZER

The name and address of the organizer is DAVID DYAL, 2179 Magnolia Avenue, Pensacola, Florida 32503.

IN WITNESS WHEREOF, the undersigned organizer has executed these Articles of Organization for this limited liability company this 23 day of August, 1999.



DAVID DYAL
Organizer

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 23rd day of August, 1999, by DAVID DYAL, who is personally known to me or who has produced a driver's license as identification.



NOTARY PUBLIC, State of Florida

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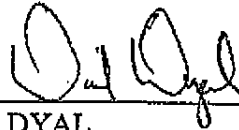
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AFFIDAVIT OF MEMBERSHIP AND CONTRIBUTIONS

The undersigned member or authorized representative of a member of EMERALD
COAST APPRAISAL SERVICES, L.L.C. deposes and states as follows:

1. The above-named limited liability company has at least one member.
2. The total amount of cash contributed by the member(s) is \$ 100.00
3. If any, the agreed value of property other than cash contributed
by member(s) is \$ 30,000.00
4. The amount of cash or property anticipated to be contributed
by member(s) is \$ 9,900.00
5. The total amount of Nos. 2, 3, and 4 is \$ 40,000.00



DAVID DYAL

Signature of member or authorized
representative of member

(In accordance with Section 608.408(3), Florida Statutes, the execution of this
affidavit constitutes an affirmation under the penalties of perjury that the facts
stated herein are true.)

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DESCRIPTION OF PROPERTY

The following is a description of the property and/or services referred to in the affidavit to equal an agreed value of \$30,000:

5 computer systems
4 printers
1 copy machine
Miscellaneous office equipment/ furniture

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**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 608.415 OR 608.507, FLORIDA
STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE
FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED
OFFICER/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the limited liability company is: EMERALD COAST APPRAISAL
SERVICES, L.L.C.
2. The name and address of the registered agent and office is:

DAVID DYAL

(Name)

2179 Magnolia Avenue

(P. O. Box NOT Acceptable)

Pensacola, Florida 32503

(City/State/Zip)

Having been named as registered agent and to accept service of process for the above stated
limited liability company at the place designated in this certificate, I hereby accept the
appointment as registered agent and agree to act in this capacity. I further agree to comply
with the provisions of all statutes relating to the proper and complete performance of my
duties, and I am familiar with and accept the obligations of my position as registered agent.

David Dyal

(Signature)

8/25/99

(Date)