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SECRETARY OF STATE
JAIL AHASSIE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

ATLANTIC COAST APPRAISAL, INC.

Certificate of Status	0
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ARTICLES OF INCORPORATION
OF
ATLANTIC COAST APPRAISAL, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I - NAME

The name of this corporation is ATLANTIC COAST APPRAISAL, INC.

ARTICLE II - PURPOSE

The Corporation is organized for the purpose of transacting any and all business permitted under the laws of the State of Florida and the United States of America.

ARTICLE III - DURATION

This corporation shall have perpetual existence.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue Six Hundred (600) Shares of \$1.00 par value common stock, which shall be designated "Common Shares". There shall be only one (1) class of stock.

ARTICLE V - BY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors of the corporation.

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Prepared by:
Ned Hale, Esq.
1860 Forest Hill Blvd., Suite 105
West Palm Beach, FL 33406-6086
(561) 966-6211
Fla. Bar No. 103322

H00000013381**ARTICLE VI - INITIAL PRINCIPAL OFFICE**

The street address of the initial Principal office of ATLANTIC COAST APPRAISAL, INC. is 4989 W. Atlantic Ave., Delray Beach, FL 33445.

ARTICLE VII - INITIAL REGISTERED AGENT

The name and address of the initial Registered Agent of this corporation is BRYANT FRAVEL, is 4989 W. Atlantic Ave., Delray Beach, FL 33445.

ARTICLE VIII - BOARD OF DIRECTORS

The business and affairs of this corporation shall be managed and shall be under the direction of the directors of the corporation. Directors need not be residents or citizens of the State of Florida. The directors may take action by written consent without a meeting as provided by law. The name and address of the initial director(s) of this corporation is:

Herb Pontz

4989 W. Atlantic Ave.
Delray Beach, FL 33445

Bryant D. Fravel

4989 W. Atlantic Ave.
Delray Beach, FL 33445

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE X - INCORPORATOR

The name and address of the person(s) signing these Articles of Incorporation are:

Bryant D. Fravel

4989 W. Atlantic Ave.
Delray Beach, FL 33445

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IN WITNESS WHEREOF, the undersigned have executed these Articles of
Incorporation this 22 day of March 2000.

B. D. Favel
BRYANT FRAVEL

STATE OF FLORIDA

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 22 day of March
_____, 2000, by BRYANT FRAVEL who is personally known to me or who
produced _____ as identification.

(N. P. SEAL)

Edward Hale
Notary Public, State of Florida

Print or stamp name of notary public, commission
number and date of expiration



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**DESIGNATION AND ACCEPTANCE
OF REGISTERED AGENT**

ATLANTIC COAST APPRAISAL, INC. hereby appoints **BRYANT FRAVEL** to act as Registered Agent for the purpose of accepting service of process in accordance with the provisions of Chapter 607, F.S.A.

The undersigned does hereby accept such appointment.


BRYANT FRAVEL

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

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