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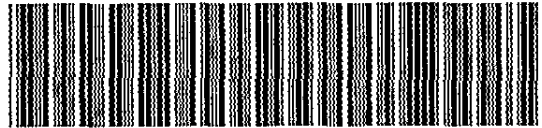
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TALLAHASSEE, FLORIDA

Name Change
@ 7.30.04

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July 29, 2004

Department of State

ATTN: Irene Albritton

Division of Corporations

409 E. Gaines Street

Tallahassee, Florida 32399

Via Federal Express No. 8463 9529 8350

Re: LETTER NUMBER: 504A00047093

Filing of Second Amendment to Articles of Incorporation for FrontGate Realty, Inc.

Our File No. 3076

Dear Irene:

Enclosed please find the corrected original and copy of the Second Amendment to the Articles of Incorporation for FrontGate Realty, Inc.

Please file this document and return the stamped copy to our office in the self-addressed, stamped envelope, enclosed for your convenience.

If you have any questions, please feel free to call our office. Thank you for your prompt attention to this matter.

Very truly yours,

MEL PEARLMAN, P.A.



Mel Pearlman

MP/tk

Enclosures (as stated)

04 JUL 30 PM 4:30
FILED
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

July 27, 2004

MEL PEARLMAN, P.A.
P.O. BOX 300669
FERN PARK, FL 32730

SUBJECT: FRONTGATE REALTY, INC.
Ref. Number: P01000074703

We have received your document for FRONTGATE REALTY, INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The current name of the entity is as referenced above. Please correct your document accordingly.

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) 245-6964.

Irene Albritton
Document Specialist

Letter Number: 504A00047093

SECOND AMENDMENT TO THE ARTICLES OF INCORPORATION
OF FRONTGATE REALTY, INC.

Pursuant to the provisions of § 607.1006, Florida Statutes, the undersigned Corporation adopts the following Articles of Amendment to its Articles of Incorporation:

1. The name of the Corporation is changed from FrontGate Realty, Inc. to Kropp and Zayas, Inc.

2. The original Florida Document Number of FrontGate Realty, Inc. is P01000074703.

3. The Amendment adopted is as follows:

Article I is stricken as written and replaced and amended to read as follows:

ARTICLE I NAME

The name of the Corporation is Kropp and Zayas, Inc.

4. The amendment was unanimously adopted by the Board of Directors and approved by the Shareholders.

IN WITNESS WHEREOF, the Corporation has hereunto set its hand and seal this 19th day of July 2004.

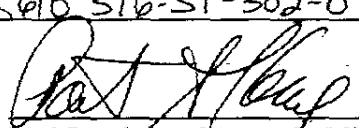
Kropp and Zayas, Inc.
Formerly known as:
FrontGate Realty, Inc.

(SEAL)

By: 
Keith R. Kropp, President

STATE OF FLORIDA
COUNTY OF OSCEOLA

July The foregoing instrument was acknowledged before me this 19th day of July, 2004, by **Keith R. Kropp, President**, who is personally known to me or who produced his State of Florida Driver's License no. 8610 516-51-302-0, as identification and who did not take an oath.


Mel Pearlman, Notary Public
State of Florida
My Commission Expires:



Patricia A Kane
My Commission DD007491
Expires March 08, 2005