DO200014812 TRANSMITTAL LETTER



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

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SUBJECT: Florida Coast Appraisa, Inc.
(PROPOSED CORPORATE NAME-MUST INCLUDE SUFFIX)

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

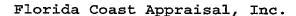
□ \$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PY REQUIRED
FROM:	Joseph J. Walkonis Name (Printed or typed)		
	P.O. Box	1936 Address	
	Orange Pa	State & Zip	32067
	(904) 233 Daytime T	3 —88-99 elephone number	

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

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ARTICLES OF INCORPORATION

OF





The undersigned, acting as the incorporator of a corporation under the Florida Business Corporation Act adopts the following Article of Incorporations for such corporation:

ARTICLE I NAME

The name of the corporation is Florida Coast Appraisal, Inc.

ARTICLE II COMMENCEMENT AND DURATION OF CORPORATE EXISTENCE

Corporate existence shall commence on JANUARY 29, 2002, and shall exist perpetually thereafter until dissolved according to law.

ARTICLE III CAPITAL STOCK

This corporation shall have authority to issue one hundred (100) shares of capital stock with a par value of \$1.00 per share. The Shares of the corporation are not to be divided into classes.

ARTICLE IV PRINCIPAL OFFICE

The principal office and mailing address of the corporation is P.O. Box 1936, Orange Park FL 32067

ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

The street address in Florida of the corporation's initial registered office is 2200 N. Ponce De Leon Blvd., Suite #10, St. Augustine, FL 32084 and the initial registered agent at such address is W. Henry O'Connell.

ARTICLE VI INCORPORATORS

The name and address of the incorporator is as follows:

Joseph J Walkonis P.O. Box 1936 Orange Park, FL 32067 In witness whereof, the undersigned incorporator has executed these Articles of Incorporation at 2200 N. Ponce De Leon Blvd., Suite #10, St. Augustine, FL 32084 on the 29th day of January, 2002.

alkonso

Joseph J Walkonis,

Incorporator

DESIGNATION OF REGISTERED AGENT

In compliance with Section 48.091 and 607.0501, Florida Statutes, the following is submitted:

That Florida Coast Appraisal, Inc. desiring to operate under the laws of the State of Florida, with its principal place of business in St. Augustine, Florida, has named W. Henry O'Connell, located at 2200 N. Ponce De Leon Blvd., Suite #10, St. Augustine, FL 32084 as its agent to accept service of process within Florida.

Florida Coast Appraisal, Inc.

Joseph J Walkonis,

Incorporator

Dated: 1-29-02

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, the undersigned hereby agrees to act in this capacity, and further agrees to comply with the provisions of all statutes relative to the proper and complete performance of my duties. In addition, the undersigned hereby acknowledges that it is familiar with, and accepts, the obligation provided for in Section 607.0505, Florida statutes.

W. HENRY O'CONNELL

Dated: 1-29-02

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