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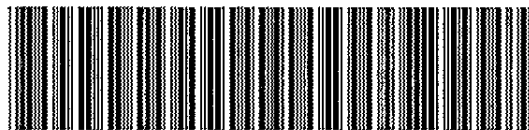
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2/27/03



CORPORATION SERVICE COMPANY™

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ACCOUNT NO. : 072100000032

SECRETARY OF STATE
TALLAHASSEE FLORIDA

REFERENCE : 944624 7131659

AUTHORIZATION :

Patricia Pigato

COST LIMIT : \$ 78.75

ORDER DATE : February 26, 2003

ORDER TIME : 1:08 PM

ORDER NO. : 944624-005

CUSTOMER NO: 7131659

CUSTOMER: Robert F. Rogers, Esq
Robert Rogers, Esq

98 Vineyards Boulevard

Naples, FL 34119

DOMESTIC FILING

NAME: ABB APPRAISAL, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP
 ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Darlene Ward - EXT. 1135

EXAMINER'S INITIALS: _____

ARTICLES OF INCORPORATION
OF
ABB Appraisal, Inc.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

ABB Appraisal, Inc

The address of the principal office of the corporation shall be 809 93rd Ave. N, Naples, Florida 34108, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is one hundred (100) shares of common stock having one dollar and 00/100 (\$1.00) par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 809 93rd Ave. N, Naples, Florida 34108, and the name of the initial registered agent of the corporation at that address is Andrew Beck.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Andrew Beck
Director

809 93rd Ave. N
Naples, Florida 34108

ARTICLE VII. OFFICERS

The names and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Andrew Beck
President, Vice President,
Treasurer, Secretary

809 93rd Ave. N
Naples, FL 34108

ARTICLE VIII. SPECIAL PROVISION

This corporation shall be organized to comply with the provisions of Subchapter "S" of the Internal Revenue Code U.S.C. 1361 et seq., and shall take all actions necessary to obtain and maintain its status as an "S" Corporation as defined therein.

ARTICLE IX. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:


Andrew Beck
809 93rd Ave. N
Naples, Florida 34108

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and seal this
day of 2/24, 2003.


Andrew Beck

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Andrew Beck, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.



Andrew Beck
w

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