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TS 04/12/04

*Kenneth A. Luban*  
*35 Ocean Reef Drive, # 200*  
*Key Largo, FL 33037*  
*(305) 367-5850*

December 30, 2003

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

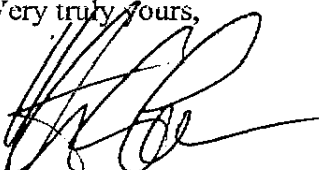
Dear Sirs:

On behalf of Bengis-Levine Appraisals, Inc. (the "Corporation") I enclose the following:

1. Articles of Incorporation
2. Certificate Designating the Corporation's Resident Agent in Florida

Also enclosed is a check in the amount of \$122.50 for filing fees. Please return a certified copy of the Articles to the undersigned at 35 Ocean Reef Drive, Suite 200, Key Largo, Florida, 33037, Attention: Kenneth A. Luban.

Very truly yours,



Kenneth A. Luban

**ARTICLES OF INCORPORATION  
OF  
BENGIS-LEVINE APPRAISALS, INC.**

**ARTICLE I.** The name of the corporation is Bengis-Levine Appraisals, Inc.(the "Corporation").

**ARTICLE II.** The Corporation shall have a perpetual existence.

**ARTICLE III.** The Corporation is organized for the purpose of transacting any or all lawful business for which corporations may be organized under the General Corporation Act of the State of Florida, whether granted by specific statutory authority or by construction of law.

**ARTICLE IV.** The aggregate number of shares which the Corporation shall have authority to issue is 1,000 shares, \$.01 par value per share.

**ARTICLE V.** The street address of the initial registered office and the principal office of the Corporation is 1440 Coral Ridge Drive #166, Coral Springs, FL 33071.

**ARTICLE VI.** The name of the initial registered agent of the Corporation is Jerome A. Bengis. The address of the initial registered agent of the Corporation is 1440 Coral Ridge Drive # 166, Coral Springs, FL 33071.

**ARTICLE VII.** The initial Board of Directors shall consist of two persons, whose names and addresses are as follows:

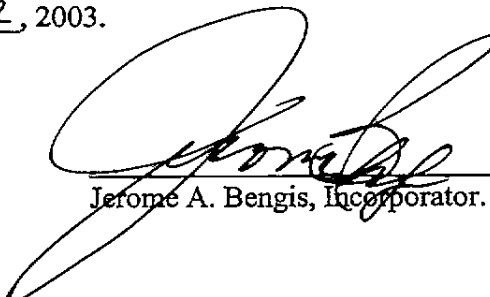
Jerome A. Bengis  
1440 Coral Ridge Drive # 166  
Coral Springs, FL 33071

William Levine  
8 Amherst Road  
Marlboro, NJ 07746

The number of directors may be increased or decreased from time to time in the manner provided in the By-Laws of the Corporation.

**ARTICLE VIII.** The name and address of the incorporator of the Corporation is Jerome A. Bengis, 1440 Coral Ridge Drive #166, Coral Springs, FL 33071.

**IN WITNESS WHEREOF**, the incorporator has executed these Articles of Incorporation on December 22, 2003.

  
Jerome A. Bengis, Incorporator.

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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE  
FOR SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT  
UPON WHOM PROCESS MAY BE SERVED

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Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

That Bengis-Levine Appraisals, Inc., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation at Coral Springs, Broward County, Florida, has named Jerome A. Bengis, located at 1440 Coral Ridge Drive #166, Coral Springs, FL 33071, as its agent to accept service of process within this state.

Having been named to accept service of process for the above stated corporation at the place designated by this Certificate, I hereby accept to act in this capacity and agree to comply with the provision of said Act relative to the proper and complete performance of my duties.

  
Jerome A. Bengis, Resident Agent

Dated: December 22, 2003.

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