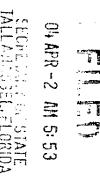
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## LASHBROOK, WOLLARD & FASANO, P.A. CERTIFIED PUBLIC ACCOUNTANTS

Dru D. Lashbrook, CPA Brian H. Wollard, CPA David J. Fasano, CPA, MBA Dean R. Lashbrook Jerry W. Reed, EA Member of the Florida Institute of Certified Public Accountants 4481 Stirling Road Fort Lauderdale, Florida 33314 Telephone: (954) 581-8112 Fax: (954) 581-2554 info@lbrook.com

April 1, 2004

Division of Corporations Attn: Alan Crum 409 E. Gaines Street Tallahassee, FL 32399

RE: Broward County Residential Appraisal Services, Inc.

Dear Alan:

Per our telephone conversation, enclosed are the first and last pages of the Articles of Incorporation for the above referenced corporation. Mary Anne Phillips' office is sending the body of the original Articles filed, under separate cover, via an early morning Federal Express. Therefore, you should have the total Articles of Incorporation when you receive both Federal Express packages on Friday morning, April 2, 2004.

Also enclosed is a return Federal Express envelope. This is for you to send the approved Articles back to our office.

I appreciate the lengths to which you have gone to help us with this matter. Your assistance is greatly appreciated.

Sincerely,

LASHBROOK, WOLLARD & FASANO, P.A.

Brian H. Wollard, CPA

BHW/sm

Encl.

## LAW OFFICES MARY ANNE PHILIPS, P.A.

1721 S.E. 4TH AVENUE FORT LAUDERDALE, FLORIDA 33316

> (954) 523-0036 FAX # (954) 523-6733

MARY ANNE PHILIPS

JAMES PAUL ESPOSITO MANAGER

March 3, 2004

State of Florida Attn: Division of Corporations P.O. Box 6327 Tallahassee, Florida 32314

RE: ARTICLES OF INCORPORATION - RESIDENTIAL APPRAISAL SERVICES, INC.

Dear Sir or Madam:

Enclosed please find two originals of the Articles of Incorporation, along with a check in the amount of \$70.00, which is being filed on behalf of my client.

Please return directly to my attention the pertinent documentation with regard to the filing of these Articles of Incorporation. I have enclosed a stamped, self-addressed envelope for your convenience in doing so.

Thank you for your time and attention in this regard, and I remain,

Very truly yours,

MARY ANNE PHILIPS

MAP:mcr Enclosures



#### FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

March 18, 2004

MARY ANNE PHILIPS 1721 S.E. 4TH AVE. FT. LAUDERDALE, FL 33316

SUBJECT: RESIDENTIAL APPRAISAL SERVICES INC.

Ref. Number: W04000010923

We have received your document for RESIDENTIAL APPRAISAL SERVICES INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

#### Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of 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) 245-6878.

Alan Crum Document Specialist New Filings Section

Letter Number: 904A00018112

#### ARTICLES OF INCORPORATION

OF

### BROWARD COUNTY RESIDENTIAL APPRAISAL SERVICES INC

We, the undersigned, natural persons competent to contract, hereby associate ourselves together in order to form a corporation for purposes hereinafter stated, under and pursuant to the provisions of an act of the legislature of the State of Florida, approved June 1, 1925, and the acts amendatory thereto, do hereby subscribe to this Certificate of Incorporation.

#### ARTICLE I

The name of the Corporation is:

#### BROWARD COUNTY RESIDENTIAL APPRAISAL SERVICES, INC.

#### ARTICLE II

Nature of Business

The general nature of business to be transacted by the Corporation is as follows: Appraisal Services, and to manufacture, purchase, or otherwise acquire, and to own and mortgage, pledge, sell, assign and transfer or otherwise merchandise, other personal and real property of every class and description whatsoever.

To buy, sell, manufacture, repair, alter and exchange, let or hire, export and deal in all kinds of articles and things which may be required for the purposes of any of the said business, or commonly supplied or dealt in by persons engaged in any such business, or which may be capable of being profitably dealt with in connection with any of the said business.

To guarantee, acquire by purchase, subscription or otherwise hold for investment, or otherwise sell, assign, transfer, mortgage, pledge or otherwise dispose of the shares of the capital stock of, or any bonds, securities or evidences of indebtedness created by any other corporation or corporations of the State of Florida, or any other state or government, domestic or foreign; and privileges of ownership, including the right to vote thereon for any and all purposes; to aid by loan, subsidy, guarantee or in any other manner whatsoever so far as the same may be permitted in the case of corporations organized under the laws of the State of Florida, any corporation whose stocks, bonds, securities or other obligations are or may be in any manner and at anytime owned, held or guaranteed, and to do any and all other acts or things for the preservation, protection, improvement, or enhancement in value of any such stocks, bonds, securities or other obligations; and to do all and any such acts of things designed to accomplish any such purpose.

To acquire hold, own, dispose of any generally deal in grants, concessions, franchises, and contracts of every kind, to cause to be formed, to promote and to aid in any way in the formation of any corporation, domestic or foreign.

To acquire in any manner, utilize, enjoy, hold, sell, assign, lease, mortgage or otherwise dispose of letters, patent rights, licenses and privileges, inventions, improvements and processes, copyrights, trademarks and trade names or pending applications therefore, relating to or useful in connection with any business of the corporation or any other corporation which this corporation may have an interest as a stockholder or otherwise. To borrow money and contract debts when necessary for the transaction of its business or for the exercise of its corporate rights, privileges or franchises, or for any other lawful purpose exchange, debentures and other obligations and evidences of indebtedness payable at a specified time or times, or payable upon the happening of a specified event or events, secured or unsecured, from time to time, for moneys borrowed or in payment for property acquired, or for any of the objects of the business of the corporation; to secure the same by mortgage or mortgages, or deed or deeds of trust, or pledge or other lien upon any or all of the property rights, privileges or franchises of the corporation, wheresoever situate, acquired or to be acquired; and to confer upon the holders of any debentures, bonds or other evidences of indebtedness of the corporation, secured or unsecured, the right to convert the principal thereof into any preferred or common stock of the corporation, as now or hereafter. authorized upon such terms and conditions as shall be fixed by the Board of Directors; to sell, pledge, or otherwise dispose of any or all debentures or other bonds, notes and other obligations in such manner and upon such terms as the Board of Directors may deem judicious, subject; however, to the provisions of Article Three or thereof.

To acquire by purchase, subscription or otherwise, and to own, hold, sell, vote and handle shares of stock in other corporation.

To have one or more offices conduct its business and promote the objects within and without the State of Florida, in other states, the District of Columbia, the territories, possessions and dependencies of the United States, and in foreign countries, without restrictions as to place or amount.

To do all and everything necessary and proper for the accomplishment of any of the purposes or the attainment of any of the objects or the furtherance of any of the powers enumerated in this Certificate of Incorporation and any amendment hereof, necessary or incidental to the protection and benefit of the corporation, as principal agent, director, trustee or otherwise; and, in general, either alone or in association with other corporations, firms or individuals, to carry on any lawful business necessary or incidental to the accomplishment of the purposes or the attainment of the objects, or the furtherance of such business if similar in nature to the purposes and objects as set forth in this Certificate of Incorporation or any amendment hereof.

The following paragraphs shall be construed and enumerated both as objects and powers of the corporation, and it is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner the powers of the corporation.

#### ARTICLE III

#### Capital Stock

The amount of the total authorized capital stock of the corporation shall be one hundred (100) shares and Five-Dollar (\$5.00) par value. The whole or any part of the capital stock of the corporation shall be payable in lawful money of the United States of America, or property, labor or services at a just valuation as shall be fixed by the Directors.

#### ARTICLE IV

#### Capital Stock

The amount of capital with which the corporation shall begin business shall not be less than Five Hundred Dollars and no/100 (\$500.00).

#### ARTICLE V

Terms of Existence

The corporation shall have perpetual existence.

#### ARTICLE VI

Location

The Street, Address, City, County and State in which the principal office of the corporation is to be located is: 500 W. Cypress Creek Blvd,, Suite 150, Ft. Lauderdale, Florida 33334. The Board of Directors may from time to time designate such other address and place for the principal office of this Corporation as it may see fit.

#### ARTICLE VII

#### Board of Directors

The Board of Directors shall consist of not less than one (1) nor more than three (3) directors. The number of directors may be increased or diminished from time to time by the By-Laws, but shall never be less than one (1).

#### ARTICLE VIII

#### Initial Directors

The names and post office addresses of the first Board of Directors, who, subject to the provisions of this Certificate of Incorporation, the By-Laws and the Act of Legislature approved June 1, 1925, and the acts amendatory thereto, shall hold office for the first year of the corporation's existence, or until their successors are elected, and shall have qualified are the following:

Name & Title

#### <u>Address</u>

Scott Olinick, President

500 W. Cypress Creek Blvd, #150
Ft. Lauderdale, FL 33334

Elliott Olinick, President

500 W. Cypress Creek Blvd, #150
Ft. Lauderdale, FL 33334

Bonnie Olinick, Secretary

500 W. Cypress Creek Blvd. #150
Ft. Lauderdale, FL 33334

#### ARTICLE IX

The names and post office address of each subscriber of this

Certificate of Incorporation and the number of shares of stock

each subscriber agrees to take are as follows:

<u>Name</u>	Address	Shares	Cash <u>Value Paid</u>
Scott Olinick	W Cyps Crk Blvd, Lauderdale, FL 333	50 3 <b>4</b>	\$250.00
Elliott Olinick	W Cyps Crk Blvd, Lauderdale, FL 333	25 3 <b>4</b>	\$125.00
Bonnie Olinick	W Cyps Crk Blvd. Lauderdale, FL 333	25 34	\$125.00
	ARTICLE X Registered Agent		OLAPR-2 AM 5: 53 SEUNETENT DI STATE TALLAHASSEE FLORIDA

The initial registered agent of this corporation shall be:

Scott Olinick (Registered Agent) with the office located

At 500 W. Cypress Crk Blvd, #150, Ft. Lauderdale, FL 33334,

I hereby am familiar with and accept the duties and
responsibilities of the registered agent of said corporation.

PRESIDENT

#### ARTICLE XI

#### Effective Date

The Articles of Incorporation shall be effective upon filing with the Secretary of State, State of Florida.

#### ARTICLE XII

Shareholder's Agreement

The nature of the restrictions and agreements as to distribution of profits and capital, and the trading of stock and other covenants governing the business and conduct of the corporation are more fully described in that certain Stockholder's Agreement on file with the Secretary of the Corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 17 day of FEBRUARY, 2004.

PRESIDENT

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR

DOMICILE FOR THE SERVICE OF PROCESS WITHIN

FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY

BE SERVED

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

That, Broward County Residential Appraisal Services, Inc. desiring to organize or qualify under the laws of the State of Florida, with its registered office located at 500 W. Cypress Creek Blvd., #150, Ft. Lauderdale, FL 33334 has named Scott Olinick, (Registered Resident Agent), located at 500 W. Cypress Creek Blvd., #150, Ft. Lauderdale, FL 33334.

STATE OF FLORIDA COUNTY OF BROWARD

BE IT ACKNOWLEDGED that on this day personally appeared before me, the undersigned Notary Public, in and for the State of Florida at large, **Scott Olinick** subscriber to the foregoing Certificate of Incorporation, known to me, personally, to be such upon their respective oaths and simultaneously they acknowledged the said Certificate of Incorporation to be the act and deed of signers and the facts therein stated to be truly set forth.

WITNESS, my hand and official seal at said County and State, this  $97^{\frac{14}{2}}$  day of FEBRUARY, 2004.

NOTARY PUBLIC, STATE OF FLORIDA AT LARGE

My Commission expires:

