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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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November 11, 2004

OF COUNSEL
RENÉ SACASAS

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

Re: Request to file Articles of Incorporation
of UNITED RESIDENTIAL APPRAISERS, INC.

Gentlemen:

I am enclosing an original and a copy of the Articles of Incorporation for the above-named corporation. In addition, a check in the amount of \$78.75 is enclosed which represents the filing fee as well as the fee for a certified copy.

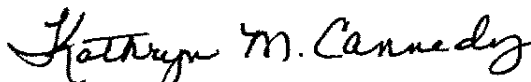
Please file the original of the enclosed Articles of Incorporation and return a certified copy to the undersigned.

Furthermore, I have enclosed a self-addressed, stamped envelope for your convenience.

Thank you for your attention to this matter.

Sincerely,

WELBAUM, GUERNSEY, HINGSTON,
GREENLEAF & GREGORY, L.L.P.



Kathryn M. Cannedy
Legal Assistant

RJB:kc
Enclosures
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**ARTICLES OF INCORPORATION
OF
UNITED RESIDENTIAL APPRAISERS, INC.**

FILED
04 NOV 22 AM 9:31
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator subscribes to these Articles of Incorporation for the purpose of forming a corporation under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is: UNITED RESIDENTIAL APPRAISERS, INC.

ARTICLE II - TERM OF EXISTENCE

This corporation is to exist perpetually and shall commence on the date these Articles are filed.

ARTICLE III - NATURE OF BUSINESS

The general purposes for which the corporation are organized are:

1. To transact any and all lawful businesses for which corporations may be incorporated under the Florida General Corporation Act.
2. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE IV - CAPITAL STOCK

The capital stock of this corporation shall be One Thousand (1,000) shares of the par value of One Dollar (\$1.00) per share, making the total One Thousand Dollars (\$1,000.00).

ARTICLE V - ADDRESS

The street address of the initial principal office of the corporation is: 21121 S.W. 85th Avenue, Apartment 214, Miami, Florida 33189 and the name of its initial Registered Agent and his

address are: STACY ALAN HOSMER, 21121 S.W. 85th Avenue, Apartment 214, Miami, Florida 33189.

ARTICLES VI - DIRECTORS

This corporation shall have a Board of Directors consisting of one (1) member initially, and all of the corporate powers shall be exercised and the business affairs of the corporation shall be managed under the direction of the Board of Directors. The name and address of the initial member of the Board of Directors is:

NAME

ADDRESS

STACY ALAN HOSMER

21121 S.W. 85th Avenue
Apartment 214
Miami, Florida 33189

ARTICLE VII - INCORPORATORS

The name and the post office address of the incorporator of this corporation is:

NAME

ADDRESS

STACY ALAN HOSMER

21121 S.W. 85th Avenue
Apartment 214
Miami, Florida 33189

ARTICLE VIII - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved at a Stockholders meeting by a majority of the stock entitled to vote thereon.

IN WITNESS WHEREOF, these Articles have been subscribed on this, the 11 day of November, 2004.


STACY ALAN HOSMER -
INCORPORATOR

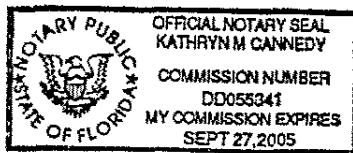
STATE OF FLORIDA

COUNTY OF MIAMI-DADE

I HEREBY CERTIFY that on this day, before me, a Notary Public, duly appointed in the State and County named above to take acknowledgments, personally appeared, **STACY ALAN HOSMER**, to me known to be the person described as incorporator in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation.

WITNESS, my hand and official seal in the County and State named above, this 11 day of November, 2004.

My Commission Expires:



Kathryn M. Cannedy
NOTARY PUBLIC, State of Florida

ACKNOWLEDGMENT:

HAVING BEEN NAMED TO ACCEPT THE SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT TO ACT IN THE CAPACITY, AND AGREE TO COMPLY WITH THE PROVISIONS OF SAID ACT RELATIVE TO KEEPING SAID OFFICE OPEN.

By: *Stacy A. Hosmer*
STACY ALAN HOSMER -
REGISTERED AGENT