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RANDALL N. THORNTON

ATTORNEY AT LAW POST OFFICE BOX 58

LAKE PANASOFFKEE, FLORIDA 33538

2031 NORTH C-470 RTHORNTONATTY@EARTHLINK.NET

(352) 793-4040 FAX (352) 793-3845

December 23, 2004

Florida Secretary of State New Corporations Division 409 E. Gaines St. Tallahassee, Fl 32399

Re: LOWERY APPRAISAL GROUP, INC.

Dear Sir:

Enclosed are the Articles of Incorporation on the above. Please file and issue a certified copy. Enclosed is my check for \$78.75.

Randall N. Thornton

encl.

O4 DEC 28

ARTICLES OF INCORPORATION AND 9.42

OF

LOWERY APPRAISAL GROUP, INC. ASSEE, FLORISE

ARTICLE I. NAME

The name of this corporation is LOWERY APPRAISAL GROUP, INC.

ARTICLE II. PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE III. TERM OF EXISTENCE

The corporation shall have perpetual existence commencing on the date these articles of incorporation are filed with the Department of State of Florida.

ARTICLE IV. CAPITAL STOCK

The capital stock of the corporation shall be 100 shares of common stock having a par value of \$1.00 per share.

ARTICLE V. PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the principal office of the corporation shall be 111 N. Beville St. Bushnell, Fl 33513, and the mailing address is P.O.Box 400 Bushnell, Fl 33513.

ARTICLE VI. REGISTERED OFFICE AND AGENT

The mailing address of the initial registered office of this corporation is 111 N. Beville St. Bushnell, Fl 33513, and the mailing address shall be P.O.Box 400 Bushnell, Fl 33513. The name of the initial registered agent at that address is DANIEL H. LOWERY.

ARTICLE VII. SUBSCRIBER AND INITIAL OFFICER

The name and address of the person signing these articles of incorporation as subscriber and the initial president of the corporation is:

DANIEL H. LOWERY

P.O.Box 400 Bushnell, Fl 33513.

ARTICLE VIII. INDEMNIFICATION

The corporation shall indemnify any present or former officer or director, or person exercising powers and duties of a director, to the full extent now or hereafter permitted by law.

ARTICLE IX. BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the board of directors and the shareholders, but the board of directors may not alter, amend or repeal any bylaws adopted by the shareholders if the shareholders provide that the

bylaws shall not be altered, amended or repealed by the board of directors.

ARTICLE X. AMENDMENT

The corporation reserves the right to amend or repeal any provisions in these articles of incorporation in the manner provided by law. Any right conferred on the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber executed these articles of incorporation on this day of December, 2004. DANIEL H. LOWERY
STATE OF FLORIDA COUNTY OF SUMTER The foregoing instrument was acknowledged before me on the day of December, 2004, by DANIEL H. LOWERY. Official Seal LORI ROSCOE Notary Public, State of Fiorida My comm. expires Mar. 26, 2006 Comm. No. DD 102965 My Commission Expires: 3-26.06
Personally known X or produced identification Type of identification produced
I hereby accept the appointment as registered agent and agree to act in this capacity for the foregoing corporations. DANIEL H. LOWERY
STATE OF FLORIDA
COUNTY OF SUMTER The foregoing instrument was acknowledged before me on the

Official Seal LORI ROSCOE Notary Public, State of Florida My comm. expires Mar. 26, 2006 Comm. No. DD 102965