Electronic Articles of Incorporation For

P05000022305 FILED February 11, 2005 Sec. Of State jshivers

CHARTER OAKS REALESTATE APPRAISALS INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

CHARTER OAKS REALESTATE APPRAISALS INC.

Article II

The principal place of business address:

1999 W. COLONIAL AV ORLANDO, FL. 32804

The mailing address of the corporation is:

PO BOX 772428 ORLANDO, FL. 32877

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

Article V

The name and Florida street address of the registered agent is:

JAMES L GRAHAM MR. 1999 W. COLONIAL AVENUE ORLANDO, FL. 32804 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JAMES L GRAHAM

Article VI

The name and address of the incorporator is:

JAMES L GRAHAM PO BOX 772428 ORLANDO, FL 32877

Incorporator Signature: JAMES L GRAHAM

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P JAMES L GRAHAM MR. PO BOX 772428 ORLANDO, FL. 32877

Title: VP PAMELA H GRAHAM MRS. PO BOX 772428 ORLANDO, FL. 32877

Title: SEC JAMES L GRAHAM MR. PO BOX 772428 ORLANDO, FL. 32877

Title: TREA PAMELA H GRAHAM MRS. PO BOX 772428 ORLANDO, FL. 32877 P05000022305 FILED February 11, 2005 Sec. Of State ishivers