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LAW OFFICES
HOEQUIST, HAND & SPARKS
*An Association of Attorneys & Professional Associations
Not a Partnership*

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November 14, 1996

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

200002008252--3
-11/19/96--01132--011
***122.50 ***122.50

Re: Main Street Appraisal Service, Inc.

EFFECTIVE DATE
12-3-96

Dear Sir or Madam :

I am enclosing herewith an original and one (1) copy of Articles of Incorporation for the above-named corporation. I have also enclosed our check in the amount of \$122.50 for the filing and certified copy fees.

Please process the enclosed Articles at your earliest convenience and return the certified copy of the same to this office in the envelope provided.

Your attention to this matter is greatly appreciated. Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,


Jeffrey C. Sparks, Esq.

FILED
96 DEC -9 PM 3:03
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

JCS/st
Enclosures: Articles of Incorporation (2)
Check in the amount of \$122.50
Return Envelope

NOV 20 1996

BSB
675
W96-24634

LAW OFFICES
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*An Association of Attorneys & Professional
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3101 MAQUINE BLVD., SUITE 101
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CHARLES E. HOEQUIST, P.A.
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December 4, 1996

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314
Attn.: Ms. Brenda Baker


Re: Main Street Appraisal Service

Dear Ms. Baker :

In response to your letter to this office of November 20, 1996, a copy of which is enclosed, I am enclosing herewith articles of incorporation for the above-referenced corporation which were executed yesterday. The effective date should then be safely within the allowed time frame.

My apologies for any inconvenience. Your cooperation is greatly appreciated.

Sincerely,



Jeffrey C. Sparks, Esq.

JCS/st
enclosure



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

November 20, 1996

HOEQUIST, HAND & SPARKS
P. O. BOX 422637
KISSIMMEE, FL 34741

SUBJECT: MAIN STREET APPRAISAL SERVICE, INC.
Ref. Number: W96000024634

We have received your document for MAIN STREET APPRAISAL SERVICE, INC. and check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The effective date is not acceptable since it is not within five working days of the date of receipt.

Please return 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 (904) 487-6925.

Brenda Baker
Corporate Specialist

Letter Number: 696A00052833

FILED

ARTICLES OF INCORPORATION
OF
MAIN STREET APPRAISAL SERVICE, INC.

96 DEC -9 PM 3:03

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

IN COMPLIANCE WITH THE REQUIREMENTS OF F.S. CHAPTER 607, THE UNDERSIGNED, BEING A NATURAL PERSON, DOES HEREBY ACT AS AN INCORPORATOR IN ADOPTING AND FILING THE FOLLOWING ARTICLES OF INCORPORATION FOR THE PURPOSE OF ORGANIZING A BUSINESS CORPORATION.

EFFECTIVE DATE
12-3-96

ARTICLE I

THE NAME OF THE CORPORATION ("CORPORATION") IS MAIN STREET APPRAISAL SERVICE, INC..

ARTICLE II

THE EXISTENCE OF THE CORPORATION SHALL BEGIN ON THE DATE OF SUBSCRIPTION AND ACKNOWLEDGMENT OF THESE ARTICLES OF INCORPORATION.

ARTICLE III

THE STREET ADDRESS OF THE PRINCIPAL OFFICE OF THE CORPORATION IS

2312 13TH ST.
ST. CLOUD, FL 34769

ARTICLE IV

THE MAXIMUM NUMBER OF SHARES THIS CORPORATION IS AUTHORIZED TO ISSUE IS SEVEN THOUSAND FIVE HUNDRED (7,500), ALL OF WHICH SHALL BE COMMON SHARES. ALL COMMON SHARES SHALL BE IDENTICAL WITH EACH OTHER IN EVERY RESPECT AND THE HOLDERS OF COMMON SHARES SHALL BE ENTITLED TO ONE VOTE FOR EACH SHARE ON ALL MATTERS ON WHICH SHAREHOLDERS HAVE THE RIGHT TO VOTE.

ARTICLE V

THE INITIAL STREET ADDRESS OF THE CORPORATION'S REGISTERED OFFICE IS 2312 13TH ST., ST. CLOUD, FL 34769. THE INITIAL REGISTERED AGENT FOR THE CORPORATION AT THAT ADDRESS IS DOUGLAS E. BROWN,

ARTICLE VI

THE INITIAL BOARD OF DIRECTORS SHALL CONSIST OF ONE (1) MEMBER. THE NAMES AND ADDRESS OF THE PERSONS WHO WILL SERVE ON THE INITIAL BOARD OF DIRECTORS ARE:

<u>NAME</u>	<u>ADDRESS</u>
DOUGLAS E. BROWN	2312 13TH ST. ST. CLOUD, FL 34769

ARTICLE VII

THE NAMES AND STREET ADDRESSES OF THE PERSONS SIGNING THESE ARTICLES OF INCORPORATION ARE:

<u>NAME</u>	<u>ADDRESS</u>
DOUGLAS E. BROWN	2312 13TH ST. ST. CLOUD, FL 34789

ARTICLE VIII

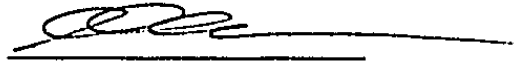
THE CORPORATION SHALL INDEMNIFY ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS TO THE FULLEST EXTENT PERMITTED BY LAW.

ARTICLE IX

THE CORPORATION RESERVES THE RIGHT TO AMEND OR REPEAL ANY PROVISIONS CONTAINED IN THESE ARTICLES OF INCORPORATION OR ANY AMENDMENT TO THEM, AND ANY RIGHT CONFERRED UPON THE SHAREHOLDERS IS SUBJECT TO THIS RESERVATION.

IN WITNESS WHEREOF, THE UNDERSIGNED INCORPORATOR HAS EXECUTED THESE ARTICLES OF INCORPORATION THIS 3rd DAY OF NOVEMBER, 1996.

December



DOUGLAS E. BROWN

STATE OF FLORIDA)
COUNTY OF OSCEOLA)

I HEREBY CERTIFY THAT ON THIS DAY, BEFORE ME, THE UNDERSIGNED OFFICER, DULY AUTHORIZED TO TAKE ACKNOWLEDGEMENTS AND ADMINISTER OATHS, PERSONALLY APPEARED DOUGLAS E. BROWN, TO ME KNOWN TO BE THE PERSON DESCRIBED IN AND WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION AND ACKNOWLEDGED TO AND BEFORE ME THAT HE EXECUTED SAID INSTRUMENT FOR THE PURPOSES THEREIN EXPRESSED, THAT I RELIED UPON THE FOLLOWING FORM OF IDENTIFICATION OF THE ABOVE-NAMED PERSON: VALID FLORIDA DRIVER'S LICENSE, AND THAT AN OATH WAS TAKEN.

WITNESS MY HAND AND OFFICIAL SEAL THIS 3rd December DAY OF NOVEMBER, 1996.

Susan Gabriel
NOTARY PUBLIC

MY COMMISSION EXPIRES



SUSAN GABRIEL
MY COMMISSION # CC476583 EXPIRES
July 1, 1999
BONDED THRU TROY FARM INSURANCE, INC.

ACCEPTANCE OF REGISTERED AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR MAIN STREET APPRAISAL SERVICE, INC. AT THE PLACE DESIGNATED IN THE ARTICLES OF INCORPORATION, THE UNDERSIGNED IS FAMILIAR WITH AND ACCEPTS THE OBLIGATIONS OF THAT POSITION PURSUANT TO F.S. 607.050(3).

Douglas E. Brown
DOUGLAS E. BROWN

DATE: NOVEMBER 3, 1996

December

FILED
96 DEC -9 PM 3:03
STATE OF FLORIDA
TALLAHASSEE