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NORTH FLORIDA SOUTH GEORGIA APPRAISAL, INC.
707 OLD HICKORY ROAD
Jacksonville, Florida 32207

April 1, 1997

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

Gentlemen:

Enclosed are the Articles of Incorporation and the Designation and Acceptance of Registered Agent for filing, together with our check in the amount of \$122.50 to cover the filing fee, certified copy charge, designation of registered agent fee, and charter tax.

Also enclosed is a certification copy of the Articles of Incorporation. After certifying this copy, please return it to the address of the Incorporator.

Sincerely,

George D. Wilson

George D. Wilson
President

Enclosures

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 APR -1 AM 10:22

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 APR -4 AM 10:22

ARTICLES OF INCORPORATION
OF
NORTH FLORIDA SOUTH GEORGIA APPRAISAL, INC.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I: NAME

The name of the corporation shall be North Florida South Georgia Appraisal, Inc.

ARTICLE II: NATURE OF BUSINESS

This corporation may engage in or transact any and all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, county, territory or nation.

ARTICLE III: CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV: ADDRESS

The street address of the initial registered office of the corporation shall be 707 Old Hickory Road, Jacksonville, Florida 32207, and the name of the initial Registered Agent for the corporation at that address is George D. Wilson.

ARTICLE V: SPECIAL PROVISIONS

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as may be necessary shall be deemed to have been taken by the appropriate officers to accomplish this compliance.

ARTICLE VI: TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE VII: LIMITATION OF LIABILITY

Each director, stockholder and officer, in consideration for his services, shall, in the absence of fraud, be indemnified, whether then in office or not, for the reasonable cost and expenses incurred by him in connection with the defense of, or for advice concerning any claim asserted or proceeding brought against him by reason of his being or having been a director, stockholder or officer of the corporation or of any subsidiary of the corporation, whether or not wholly owned, to the maximum extent permitted by law. The foregoing right of indemnification shall be inclusive of any other rights to which any director, stockholder or officer may be entitled as a matter of law.

ARTICLE VIII: SELF DEALING

No contract or other transaction between the corporation and other corporations, in the absence of fraud, shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in a contract or transaction, or are directors or officers of any other corporation, and any director or directors, individually or jointly, may be a party or parties to, or may be interested in such contract, act or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from this contracting with the corporation for the benefit of himself or any firm, association or corporation in which he may be in any way interested. Any director of the corporation may vote upon any transaction with the corporation without regard to the fact that he is also a director of such subsidiary or corporation.

This corporation shall have a minimum of one director. The initial Board of Directors shall consist of:

George D. Wilson
707 Old Hickory Road
Jacksonville, Florida 32207

ARTICLE IX: INCORPORATOR

The name and address of the incorporator is:

George D. Wilson
707 Old Hickory Road
Jacksonville, Florida 32207

IN WITNESS WHEREOF, the undersigned has hereunto set his hand
and seal on this 4TH day of April, 1997.

Incorporator:

George D. Wilson

George D. Wilson

STATE OF Florida

COUNTY OF Duval

The foregoing instrument was executed and acknowledged before
me this 03 day of April, 1997.

Patricia Allen Davis

Notary Public

State of Florida

My Commission expires:

(SEAL)



PATRICIA ALLEN DAVIS
My Commission CC458045
Expires May, 27, 1999
Bonded by ANB
800-652-6070

DESIGNATION OF AND ACCEPTANCE
BY REGISTERED AGENT

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 APR -4 AM 10:22

The following is submitted in compliance with the laws of the State of Florida.

North Florida South Georgia Appraisal, Inc., a corporation organizing under the laws of the State of Florida, with its principal office located at 707 Old Hickory Road, Jacksonville, Florida 32207, has named George D. Wilson, whose address is 707 Old Hickory Road, Jacksonville, Florida 32207, as its Agent to accept service of process within this State.

ACCEPTANCE

I agree as Registered Agent to accept service of process; to keep the office open during prescribed hours; to post my name (and any other officers of said corporation authorized to accept service of process at the above designated address) in come conspicuous place in the office as required by law.

Registered Agent:

George D. Wilson
George D. Wilson

STATE OF Florida

COUNTY OF Duval

BEFORE ME, the undersigned authority, this day personally appeared George D. Wilson, who, after being duly sworn, deposes and says that the facts and matters contained above are true and correct, and that (s)he has executed the same for the purposes expressed herein.

WITNESS my hand and official seal this 03 day of April, 1997.

Patricia Allen Davis

Notary Public
State of Florida

(SEAL)

My Commission expires:



PATRICIA ALLEN DAVIS
My Commission CC456046
Expires May, 27, 1998
Bonded by ANB
800-852-5576