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AUTHORIZATION	:	Tatricia yesto
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COST LIMIT : \$ 122.50

ORDER DATE: June 13, 1997

ORDER TIME: 9:25 AM

ORDER NO. : 427346-005

CUSTOMER NO:

9616A

CUSTOMER: Ms. Susan C. Despres

SMOOT ADAMS EDWARDS & GREEN,

P.A.

One University Park, Suite 600

12800 University Drive Ft. Myers, FL 33907

DOMESTIC FILING

NAME:

EDWARDS APPRAISAL, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

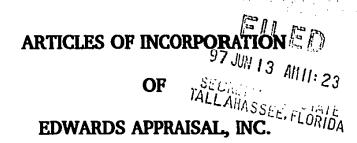
CONTACT PERSON: Carina L. Dunlap

EXAMINER'S INITIALS:

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97 JUN 13 AM 10: 4 I
VISION OF CORPORATION

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The undersigned, for purposes of forming a corporation under the Florida Business Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation shall be Edwards Appraisal, Inc. The principal place of business of this corporation shall be 1210 Sunbury Drive, Ft. Myers, FL 33901.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, 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 ten thousand (10,000) shares of common stock having one dollar (\$1.00) par value per share.

ARTICLE IV. REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation shall be 1210 Sunbury Drive, Ft. Myers, FL 33901, and the name of the initial registered agent of the corporation at that address is Caroline Edwards.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

This corporation shall have one director initially. The number of directors may be changed from time to time in accordance with the Bylaws but shall never be less than one. The names and addresses of the initial directors of the corporation are:

Caroline Edwards 1210 Sunbury Drive Ft. Myers, FL 33901

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation are:

Caroline Edwards 1210 Sunbury Drive Ft. Myers, FL 33901

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation on this \underline{b} day of June, 1997.

Caroline Edwards, Incorporator

I hereby acknowledge and accept the assignment of registered agent for this corporation.

Camline Edwards, Registered Agent

97 JUN 13 AM II: 23
SECRETARSSEE, FLORIDA