

June 10, 1997

P97000053951

Florida Department of State
Division of Corporations
409 East Gaines St.
Tallahassee, FL 32399

To Whom It May Concern:

Please find enclosed a copy of our Articles of Incorporation for First Coast Real Estate Appraisers, Inc.

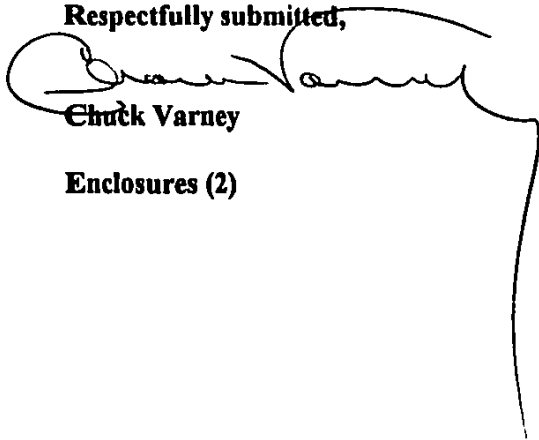
Additionally, I have enclosed a check in the amount of \$122.50 made payable to the Department of State to cover the required fee for incorporation and the receipt of a certified copy of the incorporation papers.

Upon completion, please forward our certified copy as follows:

Chuck Varney
343 Varella Ave.
St. Augustine, FL 32095

I wish to thank you in advance for your timely handling of this request.

Respectfully submitted,



Chuck Varney

Enclosures (2)

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-06/18/97--01077--008
****122.50 ****122.50

JUN 18

BSB

EFFECTIVE DATE
6-10-97

FILED
97 JUN 18 PM 2:51
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF**

FIRST COAST REAL ESTATE APPRAISERS, INC.

FILED

97 JUN 18 PM 2:51

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EFFECTIVE DATE

6-10-97

The undersigned incorporator, Charles Varney, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I NAME

The name of this corporation is FIRST COAST REAL ESTATE APPRAISERS, INC., whose corporate principal office is 343 Varella Avenue, St. Augustine, FL 32095

ARTICLE II NATURE OF BUSINESS

The general nature of business to be transacted by this corporation is the appraisal of real estate and transacting any and all other lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE III TERM

This corporation shall have perpetual existence commencing on June 10, 1997.

ARTICLE IV CAPITAL STOCK

The aggregate number of shares which the corporation shall have authority to issue is 1,000 shares with a par value of \$1.00 of each of such shares.

ARTICLE V DIRECTORS

The corporation shall have one director initially. The number of directors may be increased from time to time. Any director may be removed at any time, with or without cause, by the stockholders having the right and entitled to vote at a meeting called for that purpose. The name and address of the first Board of Directors of this corporation is:

Charles Varney
343 Varella Avenue
St. Augustine, FL 32095

ARTICLE VI INCORPORATOR

The name and address of the incorporator of this corporation is:

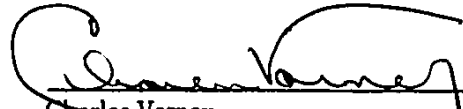
Charles Varney
343 Varella Avenue
St. Augustine, FL 32095

ARTICLE VII INITIAL REGISTERED OFFICE
AND REGISTERED AGENT

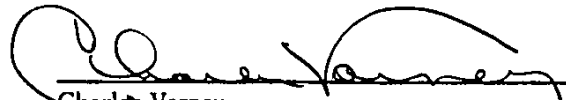
The street address of the initial registered office of the corporation shall be 343 Varella Avenue, St Augustine, FL 32095 and the initial registered agent at the address shall be Charles Varney. **FILED**
97 JUN 18 PM 2:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCEPTANCE OF REGISTERED AGENT

I, the undersigned, do hereby accept the appointment as initial registered agent for this corporation at the address listed in Article VII herein.


Charles Varney
Registered Agent

IN WITNESS WHEREOF, I, Charles Varney, hereby subscribe to the foregoing Articles of Incorporation and certify that the facts herein stated are true.


Charles Varney