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CONTACT: RAY STORMONT PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: ERC APPRAISERS & ASSOC., INC.

AUDIT NUMBER...... H97000015592 DOC TYPE..... FLORIDA PROFIT CORPORATION OF PAA.

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ARTICLES OF INCORPORATION,

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SECRETALLA LORIDA

OF

ERC APPRAISERS & ASSOC., INC.

I, the undersigned, being of legal age and a natural person, do hereby acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

ARTICLE I - NAME & ADDRESS

The name and address of the corporation shall be:

ERC APPRAISERS & ASSOC., INC. 2125 S.W. 103rd Place Hismi, FL 33165

ARTICLE II - DURATION

This corporation shall commence its existence upon the filing of these Articles of Incorporation and shall exist perpetually thereafter unless sooner dissolved, according to the law.

ARTICLE III - PURPOSE

This corporation may engage in any activity of business permitted under the laws of the State of Florida.

ARTICLE IV - CAPITAL STOCK

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

Number of Shares Par Value Class of Authorized Per Share Stock

ARTICLE V - INITIAL BOARD OF DIRECTORS

This corporation shall have I director initially. The number of directors may either be increased or diminished from time to time by the bylaws but shall never be less than one.

[<u>Propared By</u>: LARRY NONES, P.A. 1985 N.W. 86th Court - Suite 201 Miami, FL 33172 (305) 471-0777]

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The name and address of the initial director of this corporation is:

MANE

ADDRESS

Egna I. Cuza

2125 S.W. 103rd Place Miami, FL 33165

ARTICLE VI - INCORPORATOR

The name and address of the person signing these articles is:

Name

ADDRESS

Egna I. Cuza

2125 S.W. 103rd Place Miami, FL 33165

ARTICLE VII - INDEMNIFICATION

The corporation shall indomnify any officer or director, or any former officer or director, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation, this September 19, 1997.

Egna I. Cuza INCORPORATOR

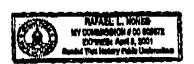
STATE OF FLORIDA

) 88

COUNTY OF DADE

BEFORE ME, the undersigned authority, personally appeared Egna I. Cuza, to me known to be the person described in and who executed the foregoing Articles of Incorporation, who, after being duly sworn under oath, acknowledged before me that she executed the same for the purposes therein expressed.

WITNESS my hand and official seal in the State and County aforementioned this September 19, 1997.



NOTARY PUBLIC, STATE OF FLORIDA AT LARGE.

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CERTIFICATE DESIGNATING REGISTERED AGENT AND ACCEPTANCE OF REGISTERED AGENT DESIGNATION

Pursuant to Chapter 48.091, Florida Statues, the following is submitted, in compliance with said Act:

FIRST: That ERC APPRAISERS & ASSOC., INC. is qualified to do business under the laws of the State of Florids with its principal office at 2125 S.W. 103rd Place, Miami, FL 33165, and has appointed:

Egna 1. Cusa of 2125 S.W. 103rd Place, Miami, FL 33165, as its agent to accept service of process within this state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act relative to keeping open said office.

nv.

VEGNA I. CUZA REGISTERED AGENT

MA70000 12207.