P97000082389

PALM APPRAISALS (0. 9215 Perth Road Lake Worth, Florida 33467

September 12, 1997

Secretary of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

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RE: Palm Appraisals (p.

Gentlemen:

Enclosed please find the original and one copy of both the Articles of Incorporation for Palm Appraisals () and the Certificate and Acknowledgement of Registered Agent.

Also enclosed is a check in the amount of \$122.50 to cover the following: Charter Tax, Filing Fee, Certified Copy of Articles of Incorporation, and the Filing Fee for Registered Agent Certificate for the above named corporation.

Very truly yours,

PALM APPRAISALS Co.

Bruce Kobel Director

Enc.

97 SEP 22 PM 3: 15

FILED

LCRETARY OF STATE

OVER 10 OF CORPORATIONS

ARTICLES OF INCORPORATION

97 SEP 22 PM 3: 15

of

PALM APPRAISALS CO.

The undersigned, acting as incorporator, hereby forms a corporation under the laws of the State of Florida and adopts the following Articles of Incorporation for such corporation:

ARTICLE I

The name of this corporation is:

PALM APPRAISALS CO.

ARTICLE II

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III

This corporation is organized for the purpose of engaging in:

(a) Appraisal Service;

(b) To engage in any activities or businesses permitted under the laws of the United States and the State of Florida.

ARTICLE IV

This corporation is authorized to issue One Hundred (100) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V

The principal office and mailing address of the corporation is:

P-O. Box 6409 Lake Worth, Florida 33467 Telephone: (561) 642-8034

The name and address of the Initial Registered Agent of this corporation is:

Bruce Kobel
9215 perth Road
Lake Worth, Florida 33467

ARTICLE VI

This corporation shall have two (2) Directors initially, constituting the initial board of directors of the corporation, and the name and address of the persons to serve as directors until the first annual meeting of shareholders or until their successor(s) is elected and shall qualify is:

ARTICLE VII

The name and address of the person signing these Articles of Incorporation is as follows:

Bruce Kobel
9215 arth Road
Lake Worth, Florida 33467

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

Bruce Kobel

State of Florida County of

BEFORE ME, A Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared Bruce Kobel known to me and know to me to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this day of September, 1997.

Notary Public

My commission expires:

FILED SECRETARY OF STATE WASION OF CORPORATIONS

97 SEP 22 PM 3: 15

CERTIFICATE AND ACKNOWLEDGEMENT OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT

OF

PALM APPRAISALS (1),

Pursuant to Florida Statutes Sections 48.091 and 607.034, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its principal office as indicated in the Articles of Incorporation at 9215 Perth Road, Lake Worth, Florida 33467, has named Bruce Kobel, located at 9215 Perth Road, Lake Worth, Florida, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

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

Bruce Kobel

Registered Agent