

P980000 56661

Dudley P. Hardy, P.A.

Post Office Drawer 1030 ■ 998 North Temple Avenue ■ EMail: DudleyPH@DAcc
Starke, Florida 32091 ■ (904)•964-5701 ↔ Fax: 964-7971

FILED
98 JUN 24 PM 12:32
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

June 22, 1998

EFFECTIVE DATE
7-1-98

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-06/23/98-01023-005
****122.50 ****122.50

Division of Corporations
Post Office Box 6327
Tallahassee FL 32314

RE: TERRY A. GAINES, INC.

Gentlemen:

Enclosed you will find the following documents:

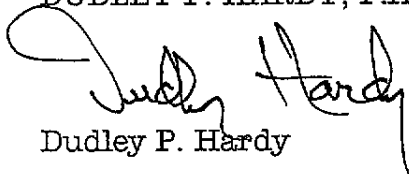
1. Articles Of Incorporation of TERRY A. GAINES, INC., for filing with the Florida Department of State, Division of Corporations.
2. My Firm Account check in the amount of \$122.50 payable to the Secretary of State as the filing fee for above referenced Articles Of Incorporation.

Please file the Articles Of Incorporation and furnish me with proof of filing at your earliest convenience.

Thank you for your assistance in this matter.

Sincerely,

DUDLEY P. HARDY, P.A.


Dudley P. Hardy

DPH/dv

F. CHESSEY JUN 25 1998

Enclosures as stated.(2)

ARTICLES OF INCORPORATION OF

EFFECTIVE DATE
2-1-98

TERRY A. GAINES APPRAISALS, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator of these Articles Of Incorporation a natural person competent to contract, hereby subscribes himself to these Articles Of Incorporation under the laws of the State of Florida.

Article I - Name

The name of this Corporation is: **TERRY A. GAINES APPRAISALS, INC.**

Article II - Purpose

This Corporation is organized for the purpose of transacting any or all lawful business as provided for in §607.0302, Florida Statutes.

Article III - Capital Stock

This Corporation is authorized to issue 100 shares of Five and No/100's Dollars (\$5.00) par value common stock.

Article IV - Preemptive Rights

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which they already hold, shall have the right to purchase his or her prorata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Article V - Principal Office

The street address of the principal office of this Corporation is 986 North Temple Avenue, Starke, Florida 32091; the mailing address is 986 North Temple Avenue, Starke, Florida 32091.

Article VI- Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is: 998 North Temple Avenue, Starke, Florida 32091. The name of the initial registered agent of this Corporation at this address is Dudley P. Hardy.

Article VII - Incorporators

The name and address of the initial incorporator of this Corporation is:

Terry A. Gaines
986 North Temple Avenue
Starke, Florida 32091


Article VIII - Effective Date

The effective date on which this Corporation shall begin business is July 1, 1998.

Article IX- Amendment

This Corporation reserves the right to amend or repeal any provisions contained in these Articles Of Incorporation or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

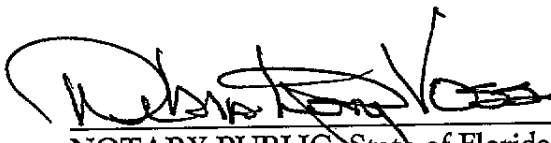
In Witness Whereof, the undersigned subscriber has executed these
Articles Of Incorporation on June 22, 1998.


Terry A. Gaines

STATE OF FLORIDA
COUNTY OF BRADFORD

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared TERRY A. GAINES, to me known to be the person described as subscriber or who has produced FL Driver's License as identification, and who executed the foregoing Articles Of Incorporation and acknowledged before me that he subscribed to those Articles Of Incorporation.

WITNESS my hand and official seal in the County and State named above this 22nd day of June, 1998.


NOTARY PUBLIC, State of Florida



Debra Long Voss
MY COMMISSION # CC537333 EXPIRES
March 4, 2000
BONDED THRU TROY FAIN INSURANCE, INC.

FILED

98 JUN 24 PM 12:33

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Certificate

DESIGNATING THE ADDRESS WHERE AND AN AGENT UPON WHOM, PROCESS MAY BE SERVED

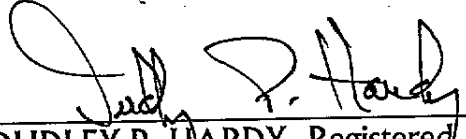
WITNESSETH

That TERRY A. GAINES APPRAISALS, INC., having organized under the laws of the State of Florida, and which will have its principal office in Starke, Florida has named DUDLEY P. HARDY whose address is 998 North Temple Avenue, Starke, Florida 32091, as its agent to accept service of process within this state.

ACKNOWLEDGMENT

Having been named in the Articles Of Incorporation of TERRY A. GAINES, INC., to accept service of process for the Corporation, at the place designated in this Certificate, I hereby agree to serve as the registered agent for the Corporation and agree to comply with the applicable provisions of the Florida Statutes.

Dated this 22nd day of June, 1998.


DUDLEY P. HARDY, Registered Agent