

MURPHY & ROIG, P.A.
ATTORNEYS AT LAW

PATRICK J. MURPHY
FERNANDO L. ROIG
J. MICHAEL MAGEE
PAUL D. O'CONNELL
JILL ROTH (Also Member of NJ Bar)

VICTORIA PARK CENTRE
1401 E. BROWARD BLVD., STE. 201
FORT LAUDERDALE, FL 33301

Telephone (954) 525-5509
Facsimile (954) 525-4509
(888) 771-6772
www.murphys-law.com

Of Counsel:
Brian L. Gillis
Boston MA 01906
(781) 231-3100

REPLY TO FORT LAUDERDALE
Indian River County Office
5151 No. A1A, Ste. 115A
N. Hutchinson Island
Fort Pierce, FL 34949

P 980000 95767
November 5, 1998

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

100002683051--2
-11/09/98--01053--008
****122.50 *****78.75

Re: Incorporation of One Source Property Valuation, Inc.

To Whom it May Concern:

Please find enclosed for filing an original and one copy of the Articles of Incorporation of One Source Property Valuation, Inc. Also enclosed is a check payable to Florida Secretary of State in the amount of \$122.50 representing \$70.00 for the filing fee and \$52.50 for a certified copy of the Articles.

Please return the certified copy of the Articles to the undersigned when filed.

Thank you for your prompt attention to this matter.

Very truly yours,



JILL ROTH

JR/shr
Enclosures

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION

OF

One Source Property Valuation, Inc.

Article I - Name and Location

The name and location of this corporation is:

ONE SOURCE PROPERTY VALUATION, INC.

P.O. Box 17495
Plantation, FL 33318

Article II - Duration

This corporation shall have perpetual existence commencing on the date of filing of these Articles of Incorporation.

Article III - Purpose

This corporation is organized for the purpose of transacting any and all lawful business.

Article IV - Capital Stock

This corporation is authorized to issue 100 shares of One Dollar (\$1.00) par value common stock. The shares are divided as follows: 50 shares to Jason Manzo, 25 shares to Marcia Manzo, and 25 shares to Robert Manzo.

Article V - 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 he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Article VI - Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 1401 East Broward Blvd, Suite 201 Fort Lauderdale, Florida 33301; and the name of the initial registered agent of this corporation at that address is Patrick J. Murphy.

Article VII - Initial Board of Directors

This corporation shall have one (1) Director/President initially. The number of Directors may be increased from time to time by the By-Laws, but shall never be less than one (1). This corporation shall have one (1) Vice President and one (1) Secretary/Treasurer.

The name and address of the Director/President is:

Name	Address
Jason Manzo	P.O. Box 17495 Plantation, FL 33318

The name and address of the Vice President is:

Name	Address
Marcia Manzo	7002 Blvd East, Apt 7P, Guttenburg, NJ 07093

The name and address of the Secretary/Treasurer is:

Name	Address
Robert Manzo	7002 Blvd East, Apt 7P, Guttenburg, NJ 07093

Article VIII - Incorporator

The name and address of the person signing these Articles of Incorporation (Incorporator and Subscriber) is:

Jason Manzo	P.O. Box 17495 Plantation, FL 33318
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Article IX - Indemnification

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

Article X

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholder's meeting by a majority of the stock entitled to vote thereon.

Article XI - Stock Agreements

The stockholders of this corporation may enter into agreements between themselves regarding their respective rights and duties with reference to the shares of stock of this corporation, and such agreements may include any limitation upon the transferability or assignment of the stock and the conferring of preemptive rights of purchase upon the stockholders as condition precedent to the sale of other stock, and such agreements shall be valid, and this corporation may join as a party thereto.

Federal Tax I.D. Number - Applied for.

IN WITNESS WHEREOF, the undersigned Incorporator/Subscriber
has executed these Articles of Incorporation this _____ day of
_____, A.D., _____.

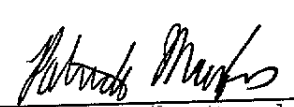


Jason Manzo

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered
Agent of **One Source Property Valuation, Inc.**, which is contained in
the foregoing Articles of Incorporation.

DATED this 5th day of November, 1998.



Patrick J. Murphy, Esq.
Registered Agent

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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