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Jerry L. Isenhour Residential
Appraisal Company, Inc.
6028 Christina Drive East
Lakeland, Florida 33813

November 13, 1998

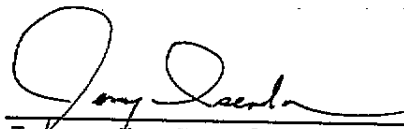
Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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Gentlemen:

Please find enclosed Articles of Incorporation for Jerry L.
Isenhour Residential Appraisal Company Please file effective
immediately. Thank you.

If you have any questions, please call (941)686-0744.



Jerry L. Isenhour

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ARTICLES OF INCORPORATION

OF

JERRY L. ISENHOUR RESIDENTIAL APPRAISAL COMPANY

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business corporation Act, hereby adopts the following Articles of Incorporation

ARTICLE I NAME

The name of the corporation shall be: **JERRY L. ISENHOUR
RESIDENTIAL APPRAISAL COMPANY**

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: **6028 CHRISTINA DRIVE EAST, LAKE LAND, FLORIDA
33813.**

ARTICLE III PURPOSE

The Corporation shall engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is **One Thousand (1,000)** shares of common voting stock having a par value of One Dollar (\$1.00) per share.

ARTICLE V INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is: Jerry L. Isenhour, 6028 Christina Drive East, Lakeland, Florida 33813.

ARTICLE VI INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Jerry L. Isenhour, 6028 Christina Drive East, Lakeland, Florida 33813.

ARTICLE VII DIRECTOR(S)

The Director(s) of the Corporation shall be: Jerry L. Isenhour whose address shall be the same as the principal office of the Corporation. The number of directors may be increased from time to time by By-Laws adopted by the Stockholders but never shall be less than one.

ARTICLE VIII NAME AND ADDRESS OF BOARD OF DIRECTOR(S)

The name and street address of the member of the Board of Director and Subscriber to these Articles of Incorporation is:

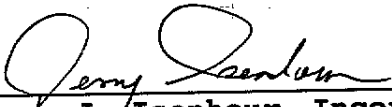
Jerry L. Isenhour

6028 Christina Drive East
Lakeland, Florida 33813

ARTICLE IX AMOUNT OF CAPITAL

The amount of capital with which this Corporation will begin business is One Thousand Dollars (\$1,000.00).

The undersigned executed these Articles of Incorporation this
16th day of November, 1998.


Jerry L. Isenhour, Incorporator


CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation organized under the laws of the state of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: **JERRY L. ISENHOUR RESIDENTIAL APPRAISAL COMPANY**

2. The name and address of the registered agent and office is: **Jerry L. Isenhour, 6028 Christina Drive East, Lakeland, Florida 33813.**

SIGNATURE



TITLE

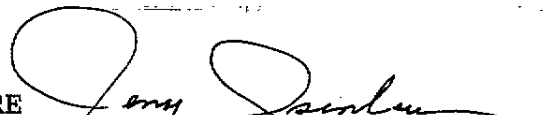
PRESIDENT

DATE

11-16-98

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent.

SIGNATURE



DATE

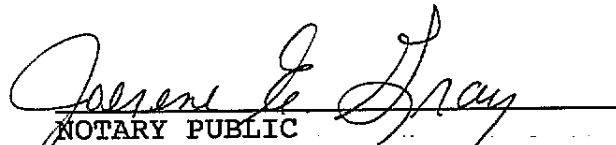
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DIVISION OF CORPORATIONS
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STATE OF FLORIDA
COUNTY OF POLK

I HEREBY CERTIFY that on this day before me, a Notary Public duly authorized in the State of County named above to take acknowledgments, personally appeared Jerry L. Isenhour to me known to be the person described as Incorporator and who executed the foregoing Articles of Incorporation and acknowledged before me he subscribed to these Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 16th day of NOVEMBER, 1998.


NOTARY PUBLIC
My commission expires:

DL# I256-432-54-132