

P99000020678

JESSE SMALL, P.A.
CERTIFIED PUBLIC ACCOUNTANTS
409 WEST HALLANDALE BEACH BOULEVARD - SUITE #415
HALLANDALE, FLORIDA 33009
BROWARD (954) 458-2343
FAX (954) 458-1056

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-02/18/99--01057--011

****122.50 *****78.75

Enclosed please find the Articles of Incorporation for the above named corporation.

Please sign where indicated on the Articles. Please have page three notarized.

Enclose a check for \$122.50 made payable to the Department of State and mail to:

FLORIDA DEPARTMENT OF STATE
P.O. BOX 6327
TALLAHASSEE, FLORIDA 32314

If you have any questions, do not hesitate to call our office.

Thank you.

JESSE SMALL, P.A.

FILED
99 MAR -4 AM 9:17
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Dmc
3/5/99

Please return. Confirmed
Copy.

~~505, 2557, 611, 621,~~



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

February 19, 1999

JESSE SMALL, P.A.
409 W HALLANDALE BEACH BLVD
SUITE 415
HALLANDALE, FL 33009

SUBJECT: ONE STOP APPRAISALS
Ref. Number: W99000004246

We have received your document for ONE STOP APPRAISALS and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

The registered agent must sign accepting the designation.

You must list at least one incorporator with a complete business street address.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6923.

Doris McDuffie
Corporate Specialist Supervisor

Letter Number: 899A00007628

ARTICLES OF INCORPORATION
OF
ONE STOP APPRAISAL GROUP, INC.

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99 MAR -4 AM 9:17
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED has executed the following document as incorporator of the above named corporation; a corporation organized under the laws of the State of Florida, and all rights duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE I

The name of the corporation shall be **ONE STOP APPRAISAL GROUP, INC.**

ARTICLE II

This corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

ARTICLE III

The principal place of business and mailing address of this corporation shall be:

**20533 Biscayne Boulevard
Suite 117
Aventura, Florida 33180**

ARTICLE IV

The general nature of the business and objects and purposes proposed to be transacted and carried on by this corporation are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might do, viz:

1. Transact any and all lawful business.
2. Said corporation shall further have powers:
To have perpetual succession by its corporate name;
To sue and be sued, complain, and defend in its corporate name
in all actions or proceedings;

To have a corporate seal which may be altered at pleasure, and to use the same by causing it, or a facsimile thereof, to be impressed, affixed, or in any other manner reproduced;

To purchase, take, receive, lease or otherwise acquire, own, hold, improve, use and otherwise deal in and with real or personal property or any interest therein wherever situated;

To sell, convey, mortgage, pledge, create a security interest in, lease, exchange, transfer, and otherwise dispose of all or any part of its property and assets;

To lend money to, and use its credit to assist, its officers and employees in accordance with Florida Statute S607.141;

To purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interest in, or obligations of, other domestic or foreign corporations, associations, partnerships, or individuals, or direct or indirect obligations of the United States or of any other government, state, territory, governmental district, or municipality or of any instrumentality thereof;

To make contract and guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine, issue its notes, bonds, and other obligations, and secure any of its obligations by mortgages or pledge of all or any of its property, franchises, and income;

To lend money for its corporate purposes, invest and reinvest its funds, and take and hold real and personal property as security of the payment of funds so loaned or invested;

To conduct its business, carry on its operations, and have offices and exercise the powers granted by this act within or without this state;

To elect or appoint officers and agents of the corporation and define their duties and fix their compensation;

To make and alter bylaws, not inconsistent with its articles of incorporation or with the laws of this state, for the administration;

To make donations for the public welfare or for charitable, scientific, or educational purposes;

To transact any and all lawful business which the board of directors shall find will be in aid of governmental policy;

To pay pensions and establish pension plans, profit sharing plans, stock bonus plans, stock option plans, and other incentive plans for any or all of its directors, officers and employees and for any or all of the directors, officers, and employees of its subsidiaries;

To be a promoter, incorporator, partner, member, associate, or manager of any corporation, partnership, joint venture, trust, or other enterprise;

To have and exercise all powers necessary of convenient to effect its purposes; and

To indemnify any person who by reason of the fact that he is or was a director, officer, employee or agent of the corporation to the full extent as permitted by Florida Statute S607.014.

ARTICLE V

The aggregate number of shares which this corporation shall have authority to issue is the total sum of 100 shares, having an individual par value of \$1.00. Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

ARTICLE VI

The name and street address of the initial Registered Agent of this corporation shall be: **Laurie S. Whittaker**, 1065 N.E. 125th Street, Suite 300, North Miami, Florida 33161.

ARTICLE VII

The initial Board of Directors shall consist of a total of one person and the name(s) and addresses of the person(s) who are to serve as initial director and officers are:

DEBORAH GRINBERG

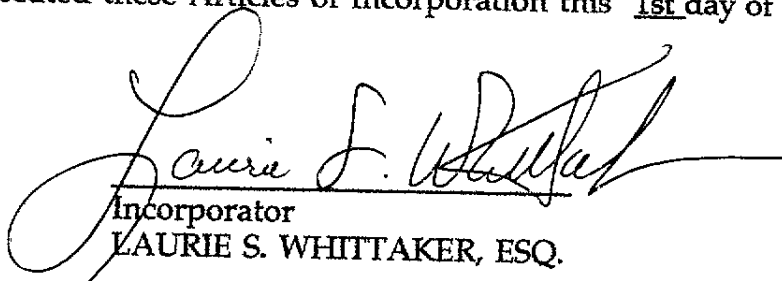
Director/Pres., V.P., Sec/Trea.,
20533 Biscayne Blvd. , Suite 117
Aventura, FL 33180

ARTICLE VIII

The name and address of the incorporator executing these Articles of Incorporation is:

Laurie S. Whittaker, Esq.
WHITTAKER AND WHITTAKER, P.A.
1065 N.E. 125th Street, #300
North Miami, Florida 33161

The undersigned has executed these Articles of Incorporation this 1st day of March, 1999.


Incorporator
LAURIE S. WHITTAKER, ESQ.

Prepared by:
Laurie S. Whittaker, Esq.
WHITTAKER AND WHITTAKER, P.A.
1065 N.E. 125th Street, Suite 300
North Miami, FL 33161
Bar No. 0004863
Tele. (305) 895-7203

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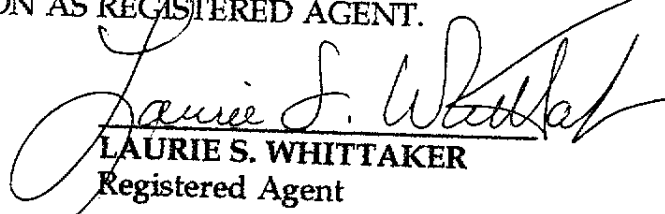
CERTIFICATE OF DESIGNATION OF SECRETARY OF STATE
REGISTERED AGENT/REGISTERED OFFICE TALLAHASSEE, FLORIDA

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.

First, that **ONE STOP APPRAISAL GROUP, INC.** desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, has named **LAURIE S. WHITTAKER**, located at 1065 N.E. 125th Street, Suite 300, North Miami, Florida 33161-5833, as its agent to accept service of process within this state.

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 OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.


LAURIE S. WHITTAKER
Registered Agent

Prepared by:
Laurie S. Whittaker, Esq.
WHITTAKER AND WHITTAKER, P.A.
1065 N.E. 125th Street, #300
North Miami, FL 33161