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ACCOUNT NO. : 072100000032

REFERENCE : 161767 7178991

AUTHORIZATION :

Patricia Pizuto

COST LIMIT : \$ 70.00

ORDER DATE : March 9, 1999

ORDER TIME : 2:10 PM

ORDER NO. : 161767-005

CUSTOMER NO: 7178991

600002800196--8

CUSTOMER: Mr. Kevin Hayes
MR. KEVIN HAYES
MR. KEVIN HAYES
4740 Highlands Place Circle

Lakeland, FL 33813

DOMESTIC FILING

NAME: KEVIN D. HAYES APPRAISAL CO.
INC.

EFFECTIVE DATE:

ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: James Guy

EXAMINER'S INITIALS:

gn
3/10/99

FILED
CLERK OF STATE
DIVISION OF CORPORATIONS
99 MAR -9 PM 12:40

RECEIVED
99 MAR -9 PM 3:48
DIVISION OF CORPORATIONS

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

99 MAR -9 PM 12:40

ARTICLES OF INCORPORATION
OF

KEVIN D. HAYES APPRAISAL CO. INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

KEVIN D. HAYES APPRAISAL CO. INC.

The address of the principal office of this corporation shall be 4740 Highlands Place Circle, Lakeland, Florida 33813, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial members of the Board of Directors are:

Kevin D. Hayes
Dir.

4740 Highlands Place Circle
Lakeland, Florida 33813

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

ARTICLE VII. INCORPORATOR

99 MAR -9 PM 12:40

The name and street address of the incorporator to
these Articles of Incorporation:

The Company Corporation
1013 Centre Road
Wilmington, Delaware 19805

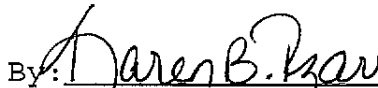
The undersigned incorporator has executed these
Articles of Incorporation on March 9, 1999.



Its Agent, Karen B. Rozar
Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware
corporation authorized to transact business in this
State, having a business office identical with the
registered office of the corporation named above, and
having been designated as the Registered Agent in the
above and foregoing Articles, is familiar with and
accepts the obligations of the position of Registered
Agent under Section 607.0505, Florida Statutes.

By: 

Its Agent, Karen B. Rozar
Authorized Service Representative
Corporation Service Company

JGY