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To: Division of Corporations
 Fax Number : (850) 922-4001

From: Account Name : EMPIRE CORPORATE KIT COMPANY
 Account Number : 072450003255
 Phone : (305) 541-3694
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FLORIDA PROFIT CORPORATION OR P.A.

appraisal management, inc.

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ARTICLES OF INCORPORATION
OF
APPRAISAL MANAGEMENT, INC.

FILED
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TALLAHASSEE, FLORIDA

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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: APPRAISAL MANAGEMENT, INC. The address of the principal office of this corporation shall be 4574 Cherrybark Court, Sarasota, Florida, 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 1,000.00 shares of common stock having no par value per share.

Ralph L. Friedland, P.A.
2033 Main Street, Suite 100
Sarasota, Florida 34237
(941) 365-1980
Florida Bar No 360813

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ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 4574 Cherrybark Court, Sarasota, Florida and the name of the initial registered agent of the corporation is Howard Greber.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. SPECIAL PROVISION

This corporation shall be organized to comply with the provisions of Subchapter C of the Internal Revenue Code, and shall take all actions necessary to obtain and maintain its status as a C Corporation as defined therein.

ARTICLE VII. OFFICERS

This corporation shall have one officer, initially. The name and the street address of the initial officers who shall hold office for the first year of the corporation, or until its successors is elected or appointed is:

President/:

Howard Greber
4574 Cherrybark Court
Sarasota, Florida 34241

Ralph L. Friedland, P.A.
2033 Main Street, Suite 100
Sarasota, Florida 34237
(941) 365-1980
Florida Bar No 360813

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ARTICLE VII. INCORPORATOR

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

HOWARD GREBER
4574 CHERRYBARK COURT
SARASOTA, FL 34241
(941) 923-0012

IN WITNESS WHEREOF, I have here unto set my hand and seal this
30th day of August 1999.

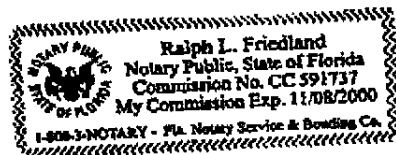

HOWARD GREBER

STATE OF FLORIDA
COUNTY OF SARASOTA

The foregoing instrument was acknowledged before me this 30th of
August, 1999, by HOWARD GREBER, who is personally known to me.


Notary Public

My Commission expires:




Ralph L. Friedland, P.A.
2033 Main Street, Suite 100
Sarasota, Florida 34237
(941) 365-1980
Florida Bar No 360813

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ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN THE ARTICLES OF INCORPORATION OF
AFFORDABLE PROPERTY MANAGEMENT, INC.

HOWARD GREBER, having a business office at 4574 Cherrybark Court, Sarasota, Florida, 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.


HOWARD GREBER

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