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4437 JACKSON STREET
POST OFFICE BOX 146
MARIANNA, FLORIDA 32447

FILED
99 DEC 20 PM 12:49
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CHARLES M. WYNN
RUSSELL S. ROBERTS*

TELEPHONE: (850) 526-3520
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*ALSO ADMITTED IN MISSISSIPPI

TRANSMITTAL LETTER

December 17, 1999

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

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-12/20/99--01100--001
*****87.50 *****87.50

RE: Appraisal Management Services, Inc.

Dear Sir:

Please find enclosed an original and one copy of the articles of incorporation and a designation and acceptance of registered agent for a Florida corporation. I have also enclosed a check in the amount of \$87.50 to cover the filing fee, the certified copy fee, and the certificate fee. Please file the same and return the certified copy and the certificate to the address set forth above.

Thank you in advance for your assistance with this matter. If you have any questions, please do not hesitate to contact me.

Yours truly,



Russell S. Roberts

Enclosures: As stated above

D. BROWN DEC 27 1999

ARTICLES OF INCORPORATION
OF
APPRAISAL MANAGEMENT SERVICES, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purposes of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE ONE

The name of the corporation is: Appraisal Management Services, Inc.

ARTICLE TWO

The effective date of this corporation shall be upon its filing with the Secretary of State, and the duration of the corporation is perpetual.

ARTICLE THREE

The general purposes for which the corporation is organized are:

1. To engage in the preparation of appraisals of any type of property, both real and personal, and all other operations necessary or incidental to the conduct of its business.
2. To transact any other lawful business for which corporations may be incorporated under the Florida General Corporation Act or engage in any other trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.

ARTICLE FOUR

The aggregate number of shares which the corporation is authorized to issue is one hundred shares. Such shares shall be of a single class, and shall have a par value of one (\$1.00) per share. Such shares shall together have unlimited voting rights, and shall together be entitled to receive the net assets of the corporation upon dissolution.

Initial Issue: One hundred shares of the capital stock of the corporation shall be issued for cash at a par value of \$1.00 per share with 50 shares to Ivan K. Kunde, and 50 shares to Susan H. Kunde.

ARTICLE FIVE

The corporation is authorized to issue only one class of stock and all issued stock shall be held of record and by no more than ten individuals who are not nonresident aliens.

ARTICLE SIX

All of the issued and outstanding shares of the corporation shall be made subject to restrictions on their transferability by agreement between the holders of such shares and the corporation. A copy of such agreement shall be kept on file with the corporation and shall be subject to inspection by stockholders of record and bona fide creditors of the corporation at reasonable times during business hours.

ARTICLE SEVEN

The street address of the initial registered agent and principal office of the corporation is 2862 Madison Street, Marianna, Florida 32448, and the name of its initial

registered agent at such address is Ivan K. Kunde. The mailing address of the initial registered agent and principal office of the corporation is Post Office Box 725, Marianna, Florida 32447.

ARTICLE EIGHT

The number of directors constituting the initial Board of Directors of the corporation is two. The corporation may have not less than one (1) director. The name and address of the persons who are to serve as a members of the initial Board of Directors are:

NAME	ADDRESS
Ivan K. Kunde President	2862 Madison Street Marianna, Florida 32448
Susan H. Kunde Secretary/Treasurer	2862 Madison Street Marianna, Florida 32448

ARTICLE NINE

The name and address of the incorporators are:

NAME	ADDRESS
Ivan K. Kunde	2862 Madison Street Marianna, Florida 32448
Susan H. Kunde	2862 Madison Street Marianna, Florida 32448

ARTICLE TEN

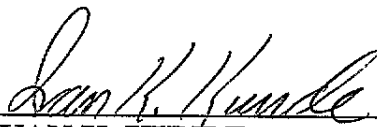
Interested directors may be counted for quorum and voting purposes and the corporation is authorized to indemnify directors and officers for expenses they incur on

behalf of the corporation.

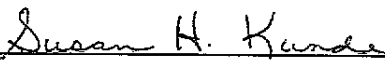
ARTICLE ELEVEN

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 stockholders meeting by a majority of the stockholders.

IN WITNESS WHEREOF, the undersigned have hereunto set their hand and seal this 16th day of December, 1999.



IVAN K. KUNDE
President/Incorporator

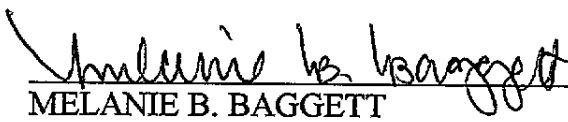


SUSAN H. KUNDE
Secretary/Treasurer/Incorporator

STATE OF FLORIDA COUNTY OF JACKSON

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

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 16th day of December, 1999.



MELANIE B. BAGGETT
NOTARY PUBLIC
My commission expires:

STATE OF FLORIDA COUNTY OF JACKSON



Melanie B Baggett
My Commission CC586899
Expires Oct. 06, 2000

I HEREBY CERTIFY that on this day before me, a Notary Public, duly authorized in the State and County named above to take acknowledgments, personally appeared,

SUSAN H. KUNDE, to me known to be the person described as the incorporator and who executed the foregoing Articles of Incorporation, and she acknowledged before me that she subscribed to these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 16th day of December, 1999.



MELANIE B. BAGGETT

NOTARY PUBLIC

My commission expires:



Melanie B Baggett
My Commission CC586899
Expires Oct. 06, 2000

**CERTIFICATION DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.**

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in
compliance with said Act:

APPRAISAL MANAGEMENT SERVICES, INC., desiring to organize
under the laws of the State of Florida with its registered agent and principal office, as
indicated in the Articles of Incorporation, at 2862 Madison Street, Marianna, Jackson
County, Florida, 32448, has named IVAN K. KUNDE, located at 2862 Madison Street,
Marianna, Florida 32448, as its agent to accept service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated
corporation, at the place designated in this certification, I hereby accept the designation to
act in this capacity, and agree to comply with the provisions of said Act relative to
keeping open said office.

APPRAISAL MANAGEMENT SERVICES, INC.

BY: _____

IVAN K. KUNDE
REGISTERED AGENT

FILED
99 DEC 20 PM 12:49
SECRETARY OF STATE
TALLAHASSEE, FLORIDA