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Florida Department of State  
Division of Corporations  
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From:

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TALLAHASSEE, FLORIDA

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**FLORIDA PROFIT CORPORATION OR P.A.**

**apple group mortgage corporation**

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**ARTICLES OF INCORPORATION**  
**OF**  
**APPLE GROUP MORTGAGE CORPORATION**

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation:

**ARTICLE I**  
**NAME**

The name of the Corporation is APPLE GROUP MORTGAGE CORPORATION.

**ARTICLE II**  
**DURATION**

The duration of the Corporation is perpetual.

**ARTICLE III**  
**PURPOSE**

The Corporation is organized for the purpose of transacting any or all lawful business permitted under the laws of the State of Florida.

**ARTICLE IV**  
**AUTHORIZED SHARES**

The aggregate number of shares which the Corporation is authorized to issue is 1,000. Such shares shall be of a single class, and shall have a par value of One Dollar (\$1.00) per share.

Prepared by: Robert M. Kramer, Bar No. 181940, 4000 Hollywood Boulevard, Suite 485 South  
Hollywood, FL 33021; phone: (954)966-2112

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**ARTICLE V**  
**REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of the Corporation and the name of its initial registered agent is:

Stephen M. Beyer  
2201 NW Corporate Boulevard, Suite 103  
Boca Raton, FL 33431

**ARTICLE VI**  
**DIRECTORS**

The number of directors constituting the board of directors of the Corporation shall be determined in accordance with the by-laws, but shall not be less than one. The number of directors constituting the initial board of directors is one (1). The name and address of the person to serve as member of the initial board of directors is:

W. Adam Clatsoff  
2950 NW 101 Lane  
Coral Springs, FL 33065

**ARTICLE VII**  
**INCORPORATOR**

The name and address of the incorporator is:

Stephen M. Beyer  
2201 NW Corporate Boulevard  
Suite 103  
Boca Raton, FL 33431

**ARTICLE VIII**  
**INDEMNIFICATION**

The Corporation shall indemnify each director, officer and shareholder of the Corporation against any and all liability and expense incurred by him in connection with or arising out of any action, suit or proceeding in which he may be involved, by reason of his

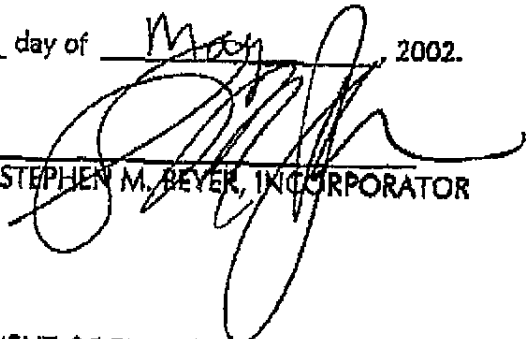
being or having been an officer, director or shareholder of the Corporation to the full extent permitted by the laws of the State of Florida.

**ARTICLE IX**  
**PRINCIPAL OFFICE**

The initial street address of the principal office of the Corporation is:

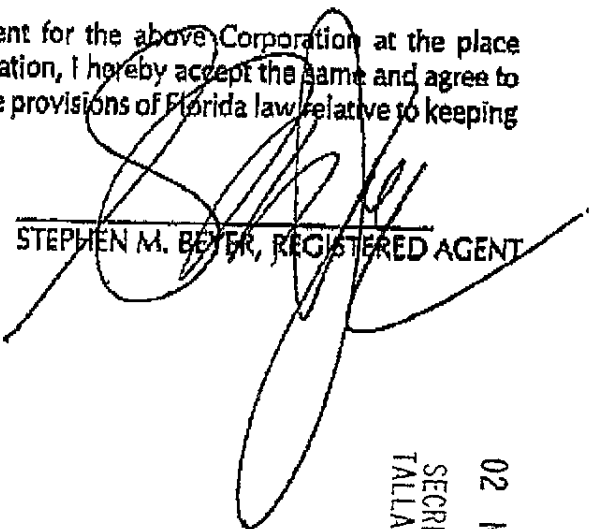
2950 NW 101 Lane  
Coral Springs, FL 33065

Executed by the undersigned on the 7 day of May, 2002.

  
STEPHEN M. BEYER, INCORPORATOR

**ACKNOWLEDGMENT OF APPOINTMENT OF REGISTERED AGENT**

Having been named the registered agent for the above Corporation at the place designated in the foregoing Articles of Incorporation, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of Florida law relative to keeping the registered office open.

  
STEPHEN M. BEYER, REGISTERED AGENT

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