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HUNT COOK RIGGS MEHR & MILLER PA
2200 Corporate Blvd, NW 401
Boca Raton, FL 33431
561-997-9223

Florida Department of State
Division of Corporations
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From: MICHELLE POPU

Account Name : HUNT, COOK, RIGGS, MEHR & MILLER, P.A.
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FLORIDA PROFIT CORPORATION OR P.A.

APPLE MORTGAGE GROUP, INC.

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ARTICLES OF INCORPORATION

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FOR

STATE OF FLORIDA
TALLAHASSEE FLORIDA

APPLE MORTGAGE GROUP, INC.

The undersigned, acting as incorporator under the Florida Business Corporation Act, adopts the following Articles of Incorporation for APPLE MORTGAGE GROUP, INC.

1. The name of the corporation is APPLE MORTGAGE GROUP, INC.

2. The principal office address of the corporation is:

2200 Corporate Boulevard, NW, Suite 401
Boca Raton, Florida 33431

3. The mailing address of the corporation is:

2200 Corporate Boulevard, NW, Suite 401
Boca Raton, Florida 33431

4. The corporation shall have authority to issue 1,000 shares of stock, all of one class with a par value of \$0.10 per share.

5. The corporation's initial registered office is: 2200 Corporate Boulevard, N.W., Suite 401, Boca Raton, Florida 33431. The name of the corporation's initial registered agent at this office is HCRM Corp.

6. The purpose of the corporation is to engage in any activity or business permitted under the laws of the United States or of the State of Florida.

7. The name and address of the incorporator is:

Name

Address

HCRM Corp.

2200 Corporate Boulevard, N.W.,
Suite 401
Boca Raton, Florida 33431

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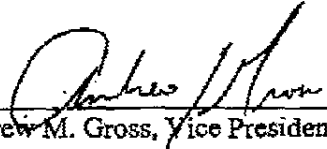
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8. The effective date of the corporate existence pursuant to section 607.0203 of the Florida Statutes shall be November 27, 2002, provided such date is within five (5) business days prior to the date of filing.

Executed and subscribed at Boca Raton, Florida on November 27, 2002.

HCRM Corp., as Incorporator

By: 

Andrew M. Gross, Vice President

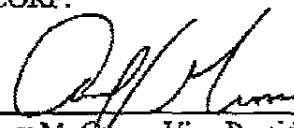
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ACCEPTANCE OF REGISTERED AGENT

HCRM CORP. hereby accepts the above appointment as registered agent of APPLE MORTGAGE GROUP, INC. and acknowledges that it is familiar with the obligations of that position.

HCRM CORP.

By: 

Andrew M. Gross, Vice President

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