

**Electronic Articles of Incorporation
For**

P04000052493
FILED
March 24, 2004
Sec. Of State
DWHITE

APPLE MORTGAGE INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

APPLE MORTGAGE INC

Article II

The principal place of business address:

146 ARLINGTON RD N
JACKSONVILLE, FL. 32211

The mailing address of the corporation is:

146 ARLINGTON RD N
JACKSONVILLE, FL. 32211

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKERAGE BUSINESS

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

SUSAN A HORNE
146 ARLINGTON RD N
JACKSONVILLE, FL. 32211

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: SUSAN A HORNE

Article VI

The name and address of the incorporator is:

SUSAN A HORNE
12479 HARBOR WINDS DR N
JACKSONVILLE, FLORIDA 32225

Incorporator Signature: SUSAN A HORNE

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
SUSAN A HORNE
12479 HARBOR WINDS DR N
JACKSONVILLE, FL. 32211

Title: VP
SUSAN A HORNE
12479 HARBOR WINDS DR N
JACKSONVILLE, FL. 32211

Title: TREA
SUSAN A HORNE
12479 HARBOR WINDS DR N
JACKSONVILLE, FL. 32211