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TRANSMITTAL LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT: APPLE MORTGAGE AND FINANCIAL SERVICES, INC. (PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

STO.00 Filing Fee

□ \$78.75 Filing Fee & Certificate of Status \$78.75
Filing Fee
& Certified Copy

□ \$87.50 Filing Fee, Certified Copy & Certificate of Status

ADDITIONAL COPY REQUIRED

CONDON Name (Printed or typed) FROM: EAMON WINDWARD CONE Address 2393 SIMMES, FL 3218 Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

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ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

APPLE MORTGAGE AND FINANCIAL SERVICES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

2393 WINDWARD COVE, KISSIMMEE, FL 34746

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

MORTGAGE PACKAGING

ARTICLE IV SHARES

The number of shares of stock is:

MAE

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s):

	HIGGS -	
EAMON	CONDON -	Dilscol.

ARTICLE VI REGISTERED AGENT

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

OPE ANDRENS PHIRE ROADS MABBETTE IMMER 4741

The name and address of the Incorporator is:

CAMON CONDON 2393 WINDWARD COUS KUSCIMMES, FL 34746

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I divfomiliar with and accept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent

AM 10: