

Electronic Articles of Incorporation For

**P05000097332
FILED
July 11, 2005
Sec. Of State
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PANIER MORTGAGE & INVESTMENTS CORPORATION

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:

PANIER MORTGAGE & INVESTMENTS CORPORATION

Article II

The principal place of business address:

2000 PALM BEACH LAKES BOULEVARD
SUITE 700
WEST PALM BEACH, FL. US 33407

The mailing address of the corporation is:

2000 PALM BEACH LAKES BOULEVARD
SUITE 700
WEST PALM BEACH, FL. US 33407

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

2000

Article V

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

ULRICK PANIER
2000 PALM BEACH LAKES BOULEVARD
SUITE 700
WEST PALM BEACH, FL. 33407

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

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Registered Agent Signature: ULRICK PANIER

Article VI

The name and address of the incorporator is:

ULRICK PANIER
2000 PALM BEACH LAKES BOULEVARD SUITE 700
WEST PALM BEACH FL 33407

Incorporator Signature: ULRICK PANIER

Article VII

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

Title: PVST
ULRICK PANIER
2000 PALM BEACH LAKES BOULEVARD SUITE 700
WEST PALM BEACH, FL. 33407 US

Title: D
ULRICK PANIER
2000 PALM BEACH LAKES BOULEVARD SUITE 700
WEST PALM BEACH, FL. 33407 US

Article VIII

The effective date for this corporation shall be:

07/08/2005