Electronic Articles of Incorporation For

P05000145363 FILED October 28, 2005 Sec. Of State bmcknight

APEX MORTGAGE & INVESTMENT 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:

APEX MORTGAGE & INVESTMENT INC.

Article II

The principal place of business address:

102 S. MAIN ST. CRESCENT CITY, FL. 32112

The mailing address of the corporation is:

102 S. MAIN ST CRESCENT CITY, FL. 32112

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: 1000

Article V

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

BARBARA M SCHOLL 102 S. MAIN ST CRESCENT CITY, FL. 32112 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: BARBARA M. SCHOLL

Article VI

The name and address of the incorporator is:

BARBARA M. SCHOLL 102 S. MAIN ST CRESCENT CITY,FL. 32112

Incorporator Signature: BARBARA M. SCHOLL

Article VII

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

Title: P, T BARBARA M SCHOLL 102 S. MAIN ST. CRESCENT CITY, FL. 32112

Title: VP,S GARY F MCKINNON SR. 102 S. MAIN ST. CRESCENT CITY, FL. 32112 P05000145363 FILED October 28, 2005 Sec. Of State bmcknight