Florida Department of State

Division of Corporations Electronic Filing Cover Sheet

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FLORIDA PROFIT/NON PROFIT CORPORATION

Apple Credit Corporation

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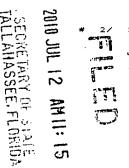
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ARTICLES OF INCORPORATION OF APPLE CREDIT CORPORATION



The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be APPLE CREDIT CORPORATION

ARTICLE II CORPORATE EXISTENCE

The corporation shall exist in perpetuity commencing as of the date of execution of these Articles.

ARTICLE III INITIAL PRINCIPAL OFFICE AND MAILING ADDRESS

The street address of the principal office of this corporation shall be: 680 Promenade Pointe Drive, St. Augustine, Florida 32095. The mailing address of this corporation shall be: 680 Promenade Pointe Drive, St. Augustine, Florida 32095.

ARTICLE IV SHARES

This number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares.

ARTICLE V FEI NUMBER

This corporation has APPLIED FOR a Federal Employer Identification number.

ARTICLE VI INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially. The number of directors may be either increased or decreased from time to time by the Bylaws, but shall never be less than one.

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ARTICLE VII **INITIAL OFFICERS**

The officers of the Corporation shall be chosen by the director(s) and shall be a president, vice president, secretary and treasurer. The Corporation may also have other vice presidents, assistant secretaries, assistant treasurers and such other officers and agents as may be deemed necessary; all of whom shall be chosen by the director(s). Any person may hold two or more officers.

ARTICLE VIII INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent is: Patterson & Anderson, P.A., 3010 South Third Street, Jacksonville Beach, FL 32250.

ARTICLE IX INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is: Patterson & Anderson, P.A., 3010 South Third Street, Jacksonville Beach, FL 32250.

Patterson & Anderson, P.A.

Lawrence R. Patterson, Its President

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate. I hereby accept the appointment as registered agent and agree to act I this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 607 Florida Statutes.

Patterson & Anderson, P.A.

Lawrence R. Patterson, Its President