

F99000002057

TRANSMITTAL LETTER

To: Qualification/Tax Lien Section  
Division of Corporations

SUBJECT: Standard Mortgage Corporation of Georgia  
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

April Ifkovits  
(Name of Person)  
Standard Mortgage Corporation of Georgia  
(Firm/Company)  
5775-D Peachtree-Dunwoody Rd, Ste 100  
(Address)  
Atlanta, GA 30342  
(City/State/Zip)

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DIVISION OF CORPORATIONS  
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-04/19/99-01133-004  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Should you need to call someone concerning this matter, please call:

April Ifkovits at ( 404 ) 843-0020 ext 108  
(Name of Person) (Area Code & Daytime Telephone Number)

STREET ADDRESS:

Qualification/Tax Lien Section  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

MAILING ADDRESS:

Qualification/Tax Lien Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

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Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*

1. Standard Mortgage Corporation of Georgia  
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)
2. Georgia 3. 58-2115452  
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 6/14/94 5. perpetual  
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. In the process of opening an office at this time  
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. Corp address: 5775-D Peachtree Dunwoody Rd, Ste 108 Atlanta, GA 30342  
branch address: 1400 66th Street N, Ste 401 St Petersburg, FL 33710  
(Current mailing address)
8. Mortgage Banking (lending and servicing)  
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. **Name and street address of Florida registered agent:** (P.O. Box or Mail Drop Box **NOT** acceptable)

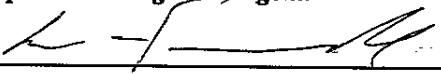
Name: CT Corporation System

Office Address: 1200 South Pine Island Rd  
Plantation, Florida, 33324  
(Zip code)

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10. **Registered agent's acceptance:**

*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*

  
(Registered agent's signature) **ALLAN FARNELL**  
**ASSISTANT SECRETARY**

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors: (Street address ONLY - P.O. Box NOT acceptable)

A. DIRECTORS (Street address only - P.O. Box NOT acceptable)

Chairman: see attached list

Address: \_\_\_\_\_

Vice Chairman: \_\_\_\_\_

Address: \_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

B. OFFICERS (Street address only - P.O. Box NOT acceptable)

President: see attached list

Address: \_\_\_\_\_

Vice President: \_\_\_\_\_

Address: \_\_\_\_\_

Secretary: \_\_\_\_\_


Address: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_

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NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13.   
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Kevin J. O'Neil President & CEO  
(Typed or printed name and capacity of person signing application)

ADDRESSES - BOARD OF DIRECTORS  
Three Rivers Bank and Trust Company

WORK

Jerome M. Adams	Adams, Myers & Baczkowski 502 Fifth Ave McKeesport, PA 15152-2501
Clifford A. Barton	Retired
Terry K. Dunkle	President & CEO USBANCORP, Inc. Main and Franklin Sts. Johnstown, PA 15901
J. Terrence Farrell	1042 Summit St. McKeesport, PA 15132
Marylouise Fennell	606 Bigelow Street Pittsburgh, PA 15207-1206
James R. Ferry	President Ferry Electric Company 250 Curry Hollow Rd. Pittsburgh, PA 15236
Richard W. Kappel	535 Liberty Avenue Pittsburgh, PA 15222-3191
Stephen I. Richman	Richman & Smith Law Partners 200 Washington Trust Bldg. Washington, PA 15301
Edward W. Seifert	Reed, Smith, Shaw & McClay 435 Sixth Avenue P. O. Box 2009 Pittsburgh, PA 15219
Jack Sevy	6928 Bonnie Brae Lane Columbus, Ohio 43235-2172
W. Harrison Vail	President & CEO Three Rivers Bank 2681 Mosside Boulevard Monroeville, PA 15146

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# STANDARD MORTGAGE CORPORATION OF GEORGIA

5775-D PEACHTREE-DUNWOODY ROAD • SUITE D-100 • ATLANTA, GEORGIA 30342 • (404) 843-0020

## SMC Officers

Unless noted otherwise, all officers are located in Atlanta at  
5775-D Peachtree Dunwoody Rd, Ste 100  
Atlanta, GA 30342

Kevin J. O'Neil	President & CEO
Kelly A. Byers	VP, Ass't Secretary & Controller
Jeff Stopko	Treasurer USBANCORP, Main & Franklin Streets Johnstown, PA 15907
Dorothy Cantrell	VP, Servicing Manager
Greg D'Abate	VP, Wholesale Lending Manager
Jean Green	VP, Conventional Loan Production Manager
Don Kern	VP, Secondary Marketing Manager
Melissa McEvoy	VP, Government Loan Production Manager 1400 66 <sup>th</sup> Street North, Ste 401 St. Petersburg, FL 33710
Kayla Blevins	AVP, Secondary Marketing
Quinell Echols	AVP, Information Systems Manager
James Hall	AVP, Loss Mitigation
April Ifkovits	AVP, Quality Control Manager

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March 3, 1999

# Secretary of State

Corporations Division

315 West Tower

2 Martin Luther King, Jr. Dr.

Atlanta, Georgia 30334-1530

DOCKET NUMBER : K90610174  
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DATE INC/AUTH/FILED: 06/14/1994  
JURISDICTION : GEORGIA  
PRINT DATE : 03/02/1999  
FORM NUMBER : 211

STANDARD MORTGAGE CORPORATION OF GEORGIA  
APRIL LFKOVITS  
5775-D PEACHTREE DUNWOODY RD., STE. 100  
ATLANTA GA 30342

## CERTIFICATE OF EXISTENCE

I, Cathy Cox, the Secretary of State of the State of Georgia, do hereby certify under the seal of my office that

### STANDARD MORTGAGE CORPORATION OF GEORGIA A DOMESTIC PROFIT CORPORATION

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was formed in the jurisdiction stated above or was authorized to transact business in Georgia on the above date. Said entity is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution, certificate of cancellation, or any other similar document with the office of the Secretary of State.

This certificate relates only to the legal existence of the above-named entity as of the date issued. It does not certify whether or not a notice of intent to dissolve, an application for withdrawal, a statement of commencement of winding up, or any other similar document has been filed or is pending with the Secretary of State.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence that said entity is in existence or is authorized to transact business in this state.



CATHY COX  
SECRETARY OF STATE

