

# F00000002355

## TRANSMITTAL LETTER

To: Registration Section  
Division of Corporations

SUBJECT: Family First Mortgage Co. Inc.  
(Name of corporation - must include suffix)

Dear Sir or Madam: 00789-00310-00701-00671

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:

Sylvia M. Hoffman  
(Name of Person)

Family First Mortgage Co. Inc.  
(Firm/Company)

160 Mansion Road  
(Address)

Wallingford CT 06492  
(City/State/Zip)

W-9792  
300003202413--2  
-04/10/00-01155-011  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

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

Sylvia M. Hoffman at (203) 269-1508  
(Name of Person) (Area Code & Daytime Telephone Number)

### STREET ADDRESS:

Registration Section  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

### MAILING ADDRESS:

Registration Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

FILED  
CLERK OF STATE  
DIVISION OF CORPORATIONS  
00 APR 27 AM 11:51

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



FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

April 13, 2000

SYLVIA M. HOFFMAN  
FAMILY FIRST MORTGAGE CO., INC.  
160 MANSION ROAD  
WALLINGFORD, CT 06492

SUBJECT: FAMILY FIRST MORTGAGE CO., INC.  
Ref. Number: W00000009792

We have received your document for FAMILY FIRST MORTGAGE CO., INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is not available. Therefore, the corporation must adopt an alternate name for use in the state of Florida. To adopt an alternate name the corporation must submit a corporate resolution by the board of directors adopting the alternate name for use in the state of Florida. Please note the corporate resolution must be signed by the chairman, vice chairman, or an officer of the corporation. The alternate name must contain a corporate suffix. Such suffixes include: Corporation, Corp., Incorporated, Inc., Company, and CO.

Please RETURN ALL DOCUMENTATION to the ATTENTION of the DOCUMENT SPECIALIST indicated.

You must list your Federal Employer Identification Number in the appropriate block. If applied for, enter "applied for", or if not applicable, enter "N/A".

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6967.

Michelle Hodges  
Document Specialist

Letter Number: 800A00020326

04/26/2000 09:36

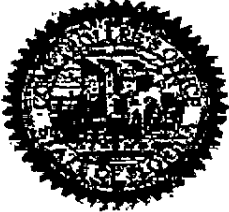
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FAMILY FIRST MORT

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DIVISION OF BANKING

530 410 2540 P.02/02



ROBERT E. MILLIGAN  
COMPTROLLER OF FLORIDA

**OFFICE OF THE COMPTROLLER**  
DEPARTMENT OF BANKING AND FINANCE  
STATE OF FLORIDA  
TALLAHASSEE  
32399-0350

April 26, 2000

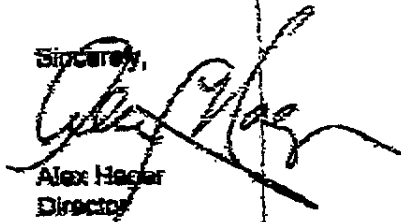
Ms. Sylvia M. Hoffman  
President  
Family First Mortgage Company  
160 Mansion Road  
Wallingford, CT 06492

Dear Ms. Hoffman:

Re: Low Bank Rate Mortgage Company.

Thank you for your recent letter/fax requesting approval for use of the above-referenced corporate name. It is the opinion of this Department that your name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced corporate name being registered as a foreign corporation in the state of Florida.

Sincerely,

  
Alex Hager  
Director

jkr

cc: Karon Beyer, Chief, Bureau of Corporate Records,  
Division of Corporations, Secretary of State's Office

**RESOLUTION OF BOARD OF DIRECTORS**  
(Please print or type)

I, the undersigned Sylvia M. Hoffman, do hereby certify  
(Name)

that this Resolution of the Board of Directors of Family First Mortgage Co. Inc.

\_\_\_\_\_  
(Corporate Name)

a corporation duly organized and existing under the laws of the State of Connecticut

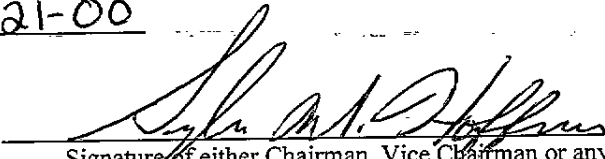
was duly adopted on October 8, 1997, 20\_\_\_\_.

Be it resolved, that Family First Mortgage Co Inc.,  
(Corporate Name)

organized and existing in the State of Connecticut, hereby adopts the name

Low Bank Rate Mortgage Company for use in Florida.

Dated: 04-21-00

  
Signature of either Chairman, Vice Chairman or any officer

Sylvia M. Hoffman  
Type or print Name

**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. Family First Mortgage Co. Inc.  
(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. Connecticut 3. 06-1497458  
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 10-08-1997 5. Perpetual  
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. upon qualification  
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")  
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. a. 160 Mansion Road Wallingford CT 06492  
(Principal office address)
- b. 160 Mansion Road Wallingford CT 06492  
(Current mailing address)
8. Mortgage Broker  
(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: Bon Lovell
- Office Address: 407 S. Dixie Hwy, Suite 5  
Lake Worth, Florida 33460  
(Zip code)

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SECRETARY OF STATE  
DIVISION OF CORPORATIONS

**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.*

Bon Lovell  
(Registered agent's signature)

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 business addresses of officers and/or directors:

A. DIRECTORS

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

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

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

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

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

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

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

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

B. OFFICERS

President: Sylvia M. Hoffman

Address: 160 Mansion Road

Wallingford CT 06492

Vice President: Sylvia M. Hoffman

Address: 160 Mansion Road

Wallingford CT 06492

Secretary: Frank Toro Jr

Address: 22 Trumbull Street

New Haven, CT 06511

Treasurer: Sylvia M. Hoffman

Address: 160 Mansion Rd

Wallingford CT 06492

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

13. Sylvia M. Hoffman

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

14. Sylvia M. Hoffman President

(Typed or printed name and capacity of person signing application)

Office of the Secretary of the State of Connecticut

I, the Connecticut Secretary of the State,  
and keeper of the seal thereof, DO HEREBY CERTIFY, that

FAMILY FIRST MORTGAGE CO., INC.

incorporated under the laws of Connecticut is in existence.

A handwritten signature in cursive script, reading "Susan Bysiewicz", written in dark ink over a horizontal line.

Secretary of the State

Date Issued: April 4, 2000