

Document Number

F00000004695

CT Corporation System
660 East Jefferson Street
Tallahassee, FL 32301
850-222-1092

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-08/02/00--01044--020

*****70.00 *****70.00

Corporation(s) Name

Equibanc A Mortgage Corporation

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 AUG 18 PM 2:12

<input checked="" type="checkbox"/> Profit	<input type="checkbox"/> Amendment	<input type="checkbox"/> Merger
<input type="checkbox"/> Nonprofit		
<input checked="" type="checkbox"/> Foreign	<input type="checkbox"/> Dissolution	<input type="checkbox"/> Mark
<input type="checkbox"/> LLC		(9)
<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Annual Report	<input type="checkbox"/> Other
<input type="checkbox"/> Reinstatement	<input type="checkbox"/> Reservation	<input type="checkbox"/> Ch. RA
	<input type="checkbox"/> Fictitious Name	<input type="checkbox"/> UCC
<input type="checkbox"/> Certified Copy	<input type="checkbox"/> Photocopies	<input type="checkbox"/> CUS
<input type="checkbox"/> (XXX) Walk in	<input type="checkbox"/> (XXX) Pick-up	<input type="checkbox"/> () Will Wait

Name Availability: _____

Document Examiner: _____

Updater: _____

Verifier: _____

Acknowledgement: _____

W.P. Verifier: _____

AUG - 2

Please Return Extra
Copies File Stamped

To:

Melanie Strickland

Thank You!

00 AUG - 2 AM 11:52

RECEIVED

[Handwritten Signature]



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

August 2, 2000

C T CORPORATION SYSTEM

TALLAHASSEE, FL

SUBJECT: EQUIBANC, A MORTGAGE CORPORATION
Ref. Number: W00000019194

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We have received your document for EQUIBANC, A MORTGAGE CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Please note that we have RETAINED your \$70.00 payment.

Because the actual name of this corporation -- EQUIBANC -- does not contain a corporate suffix, you must add a CORPORATE SUFFIX to the name on this application. But you MAY NOT ALSO ADD any other words, such as "A MORTGAGE",.

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 410-9111.

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) 487-6914.

Buck Kohr
Corporate Specialist

Letter Number: 900A00041961



July 20, 2000

Ms. Kathy Ryan
Division of Banking
101 East Gaines St.
Tallahassee, FL 32399-0350

VIA FACSIMILE (850) 410-9548

Re: Permission to use the name Equibanc, A Mortgage Corporation in the State
Of Florida

Dear Ms. Ryan:

This is a letter requesting permission to use the below name in the State of Florida.

Company Name: Equibanc, A Mortgage Corporation
Nature of the Business: Mortgage Broker

Please notify me when the name has been approved.

If you have any further questions, please call me at (888) 201-2262 ext. 207.

Sincerely,

Janet Auditor
Equibanc, A Mortgage Corporation

cc: Jon Maddox, CEO
Steve Curry, President
Thomas Gruenwald, CFO/Director

7/21/00 - as per Kathy Ryan, equibanc can't be approved unless the
name is affiliated with a bank.

625 The City Drive, Suite 400 - Orange, California 92668
714.980.1800 - Fax 714.621.3826

CT CORPORATION SYSTEM

August 17, 2000

Via Federal Express

Karen Beyer
Department of State
Division of Corporations
409 E Gaines Street
Tallahassee, FL 32399

Re: Equibanc
Assumed Name to Qualify: eb.mortgage, a Mortgage Corporation
Order Number 2292282

Dear Ms. Beyer:

Per our conversation of August 16, 2000, enclosed is the Resolution of Board of Directors adopting the name **eb.mortgage, a Mortgage Corporation**. The original application was submitted to your office on August 2, 2000, and is being held waiting for the enclosed Resolution. Please make the necessary adjustment to item #1 by entering the assumed name mentioned above. Please file as soon as possible.

Evidence should be returned to CT's Tallahassee office, I think they may have a pick-up box in your office.

If you have any questions or if for any reason the filing cannot be effected promptly, please notify this office of the details by calling our toll-free number: 1-800-888-9207.

Very truly yours,
CT Corporation System


Yadi H. Garcia
Customer Specialist

/yhg

Enclosure: Resolution of Board of Directors

cc: CT Tallahassee by fax

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00 AUG 18 PM 2:12

818 West Seventh Street, Suite 200
Los Angeles, CA 90017
Tel. 213 243 9265
Fax 213 614 7903
lis_los_angeles_team_2@cch-lis.com


RESOLUTION OF BOARD OF DIRECTORS

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I, the undersigned Steve Curry, do hereby certify that this Resolution of the Boards of Directors of Equibanc corporation duly organized and existing under the laws of the State of California, was duly adopted on January 24, 2000.

Resolved, that Equibanc organized and existing in the State of California hereby adopts the name eb.mortgage, A Mortgage Corporation for use in Florida.

Date: 8/16/00



Steven Michael Curry

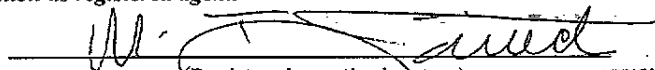
APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT
BUSINESS IN FLORIDA

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. EQUIBANC Florida as EB. MORTGAGE, A MORTGAGE CORPORATION
doing business in
(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.)
California
2. _____ 3. 33-0894127
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 1/24/00 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. Upon qualification
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. 625 The City Drive, Suite 490
Orange, CA 92868
(Current mailing address)
8. Mortgage Brokering
(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 Road
Plantation, Florida, 33324
(Zip code)

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)

M.T. FITZPATRICK
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)

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

Chairman: Jon Lee Maddox

Address: 35121 Camino Capistrano

Dana Point, CA 92624

Vice Chairman: Steven Michael Curry - President

Address: 2825 Chillon Way

Laguna Beach, CA 92651

Director: Thomas Edward Gruenwald

Address: 2294 Temple Hills Dr.

Laguna Beach, CA 61348

Director: _____

Address: _____

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

President: Steven Michael Curry

Address: 2825 Chillon Way

Laguna Beach, CA 92651

Vice President: _____

Address: _____

Secretary: Thomas Edward Gruenwald

2294 Temple Hills Dr.

Address: _____

Laguna Beach, CA 61348

Treasurer: _____

Address: _____

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)

Jon Maddox, Chairman

14. _____

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

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State of California



SECRETARY OF STATE CERTIFICATE OF STATUS DOMESTIC CORPORATION

00 AUG 18 PM 2:12
DIVISION OF CORPORATIONS
SECRETARY OF STATE

I, **BILL JONES**, Secretary of State of the State of California, hereby certify:

That on the **24TH day of JANUARY 2000**, **EQUIBANC** became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

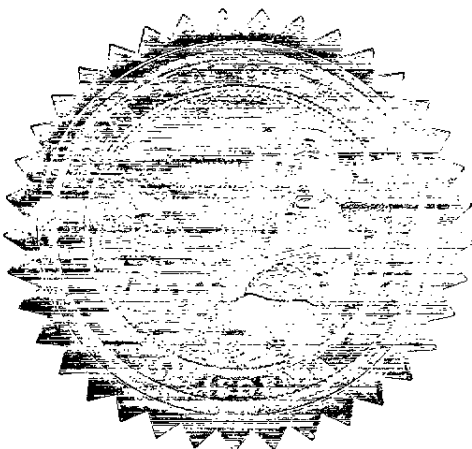
That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.

IN WITNESS WHEREOF, I execute this
certificate and affix the Great Seal
of the State of California this day
of July 31, 2000.



Bill Jones
BILL JONES
Secretary of State