



17 W. Lake Street, Suite 210
 Oakbrook Terrace, Illinois 60181
 Phone: 630-889-7167
 Fax: 630-889-8039

October 5, 2000

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

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 -10/11/00--01063--002
 *****87.50 *****87.50

Dear Sir or Madam:

Attached is our application to file as a Foreign Corporation for Authorization to Transact Business in Florida. We will be operating as a mortgage lender in your state. We are very excited about our expansion plan into Florida. If you should have any questions concerning our application, please feel free to contact me at the above number. As a resident of Florida I am looking forward transacting business in our state.

Sincerely,

Keith E. Mundy
 Chief Operations Officer

W-24886

FILED
 00 OCT 26 PM 10:46
 SECRETARY OF STATE
 TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

October 16, 2000

KEITH E MUNDY
17 W 755 BUTTERFIELD RD, STE 45
OAKBROOK TERRACE, IL 60181

SUBJECT: CYBERLOANOFFICER.COM, INC.
Ref. Number: W00000024886

We have received your document for CYBERLOANOFFICER.COM, INC. and your check(s) totaling \$87.50. However, the document has not been filed and is being retained in this office for the following:

A certificate of existence or a certificate of good standing, dated no more than 90 days prior to the delivery of the application to the Department of State, duly authenticated by the secretary of state or other official having custody of the records in the jurisdiction under the laws of which it is incorporated/organized, must be submitted to this office. A translation of the certificate under oath of the translator must be attached to a certificate which is in a language other than the English language. A photocopy of this certificate is not acceptable.

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) 487-6097.

Michael Mays
Document Specialist

Letter Number: 800A00054136

00 OCT 26 3 PM 10:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
FILED

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. CyberLoanOfficer.Com, Inc. Com
(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. Illinois 3. 36- 4321211
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. November 2000 5. _____
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. Upon Certification
(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.)

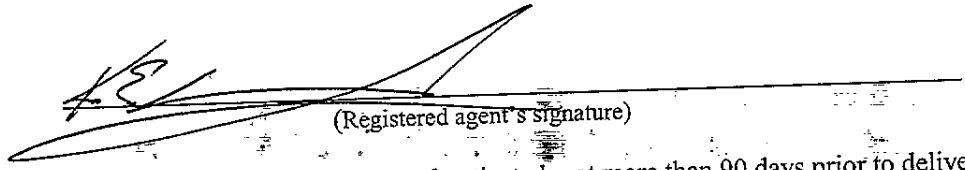
7. Mohammed Karkukly
(Principal office address)
17 W. 755 Butterfield Road
(Current mailing address)

8. Oak Brook Terrace, IL 60181
(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** accepted)
Name: Keith Mundy
Office Address: 6653 Waldorf Ct.
New Port Richey, Florida 34655
(City) (Zip code)

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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)

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: T. Kendall Hunt

Address: 17 W. 755 Butterfield Road
Oak Brook Terrace, IL 60181

Vice Chairman: James Petrozzini

Address: 17 W. 755 Butterfield Road.
Oak Brook Terrace, IL 60181

Director: F. David Laidley

Address: 17 W. 755 Butterfield Road
Oak Brook Terrace, IL 60181

Director: _____

Address: _____

B. OFFICERS

President: Mohammed Karkukly

Address: 2417 W. Mclean Avenue.
Chicago, IL 60647

~~Vice President:~~ C.O.O Keith Mundy

Address: 6653 Waldorf Ct.
New Port Richey , FL 34655

Secretary: Jim Petrozzini

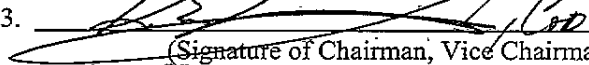
Address: 1662 W. Fullerton Ave. Chicago, IL 60614

Treasurer: Ahmad Karkukly

Address: _____

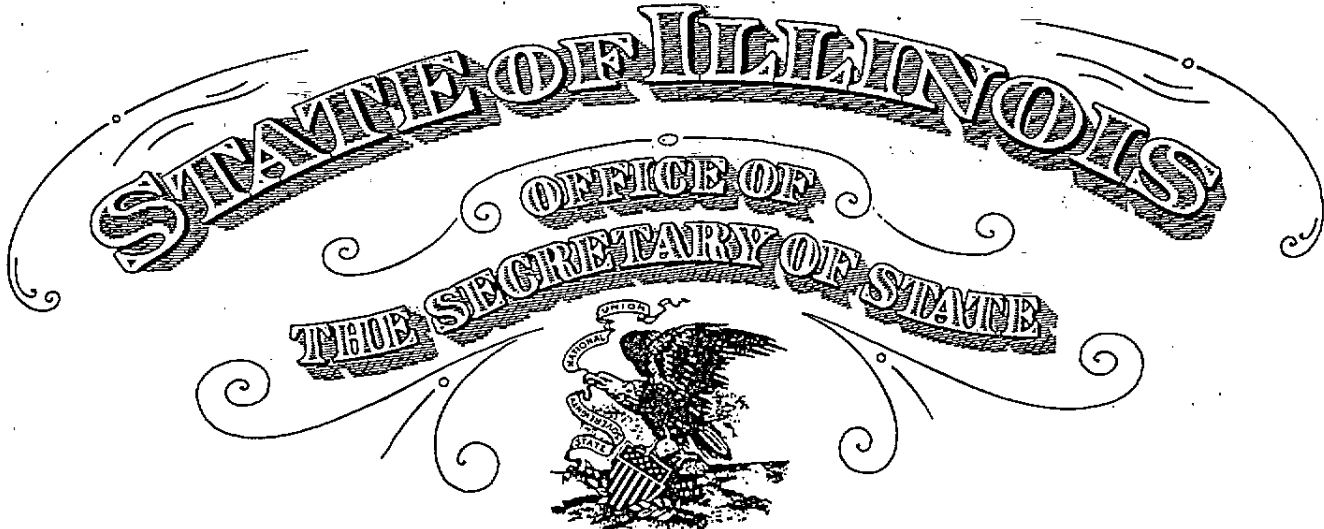
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TALLAHASSEE FLORIDA

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

File Number 6077-987-2



To all to whom these Presents Shall Come, Greeting:

I, Jesse White, Secretary of State of the State of Illinois, do hereby certify that

CYBERLOANOFFICER.COM, INC., A DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS STATE NOVEMBER 1999, APPEARS TO HAVE COMPLIED WITH ALL THE PROVISIONS OF THE BUSINESS CORPORATION ACT OF THIS STATE RELATING TO THE FILING OF ANNUAL REPORTS AND PAYMENT OF FRANCHISE TAXES, AND AS OF THIS DATE IS IN GOOD STANDING AS A DOMESTIC CORPORATION IN THE STATE OF ILLINOIS*****

FILED
OCT 26 10 47 AM '00
SECRETARY OF STATE
JESSE WHITE
MOUNTAIN VIEW, ILLINOIS

In Testimony Whereof, I, hereto set my hand and cause to be affixed the Great Seal of the State of Illinois, this 17TH day of OCTOBER A.D. 2000



Jesse White

SECRETARY OF STATE