

F02000003433

FLORIDA COMPLIANCE SPECIALISTS, INC.

DAVE TAYLOR, PRESIDENT



2331 Hanson Place
Tallahassee, Florida 32301
Voice: (850) 942-5464 Fax: (850) 942-5111
www.floridacompliance.com

Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

- 1. Citizen First Mortgage Corp.
(Corporation Name) (Document #)
- 2. _____
(Corporation Name) (Document #)
- 3. _____
(Corporation Name) (Document #)
- 4. _____
(Corporation Name) (Document #)

Walk in
 Mail out

Pick up time 10/17
 Will wait

Photocopy

Certified Copy
 Certificate of Status

FILED
02 OCT 16 PM 3:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input checked="" type="checkbox"/>	Other

RECEIVED
02 OCT 16 PM 1:38
DIVISION OF CORPORATION

10/16/02
500008408635--9
-10/16/02--01076--008
*****35.00 *****35.00

Adding Alternate
Name due to
Comptroller
Requirement

Examiner's Initials



FLORIDA COMPLIANCE SPECIALISTS, INC.

www.floridacompliance.com

October 16, 2002

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

To Whom It May Concern:

In July 2002, the New Jersey based corporation UnitedNational Mortgage Corp. registered with the Florida Division of Corporations as a Foreign Corporation wishing to transact business. Recently, they have applied for a Mortgage Lender License with the Office of Comptroller, Department of Banking & Finance.

There has been an issue with the name at the Office of Comptroller because they prohibit the use of the word "National." It is my understanding that UnitedNational Mortgage Corp. can adopt a name to use, in order to eradicate this situation.

In order to do this I have enclosed the following items:

- Letter from Office of Comptroller that lists the use of the word "National" as a deficiency
- Resolution of Board of Directors
- \$35 filing fee

Should you have any questions, please contact me at the local number below.

Thank you for your help in this matter.

Sincerely,

Meghan Ahearn
Florida Compliance Specialists, Inc.



**OFFICE OF COMPTROLLER
STATE OF FLORIDA**

TALLAHASSEE
32399-0350

ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OCTOBER 08, 2002

FORTY-FIVE (45) DAY EXPIRATION DATE: 11/22/02

UNITEDNATIONAL MORTGAGE CORP
DBA: CITIZEN FIRST MORTGAGE
150 MORRISTOWN ROAD
BERNARDSVILLE, NJ 07924

RE: REG. LICENSE ID: LI00000396304 SEQ: 000 BRN: 000000

DEAR APPLICANT:

YOUR APPLICATION FOR LICENSURE AS A MORTGAGE LENDER HAS BEEN RECEIVED BY THIS OFFICE.

A REVIEW OF YOUR APPLICATION HAS DISCLOSED THE FOLLOWING DEFICIENCIES:

- 494.0025 PROHIBITS "NATIONAL", "FEDERAL", OR "UNITED STATES" IN NAME
- PRINCIPAL REPRESENTATIVE DOES NOT MEET REQUIREMENTS.
- EVIDENCE PRINCIPAL REPRESENTATIVE HAS TAKEN 24 HOUR MB COURSE.
- EVIDENCE PRINCIPAL REPRESENTATIVE HAS PASSED MB TEST AFTER 7/1/1992.

ALL DEFICIENCIES MUST BE RESOLVED BEFORE THE FORTY-FIVE (45) DAY EXPIRATION DATE LISTED ABOVE. FAILURE TO RESOLVE THE DEFICIENCIES WITHIN THE FORTY-FIVE (45) DAY PERIOD WILL RESULT IN DENIAL OF THE APPLICATION.

IN ORDER TO EXPEDITE THE PROCESSING OF YOUR APPLICATION, PLEASE RETURN A COPY OF THIS LETTER WITH YOUR RESPONSE. FOR MORE INFORMATION VISIT OUR WEBSITE AT: WWW.DBF.STATE.FL.US/LICENSING.

SINCERELY,



KATHY CULPEPPER
FINANCIAL EXAMINER/ANALYST II
MAIL YOUR RESPONSE TO:
DIVISION OF FINANCE,
101 EAST GAINES STREET
TALLAHASSEE, FLORIDA 32399-0350
(850) 410-9895

FILED

02 OCT 16 PM 3:46

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RESOLUTION OF BOARD OF DIRECTORS

(Please print or type)

I, the undersigned Ray Caprio, do hereby certify
(Name)

that this Resolution of the Board of Directors of _____

United National Mortgage Corp.
(Corporate Name)

a corporation duly organized and existing under the laws of the State of New Jersey

was duly adopted on October 14, 20 02.

Be it resolved, that United National Mortgage Corp.
(Corporate Name)

organized and existing in the State of New Jersey, hereby adopts the name

Citizen First Mortgage Corp. for use in Florida.

Dated: 10/15/02

Signature of either Chairman, Vice Chairman or any officer

Ray Caprio
Type or print Name