

# F03000005888

00789-00511-00671

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

(Business Entity Name)

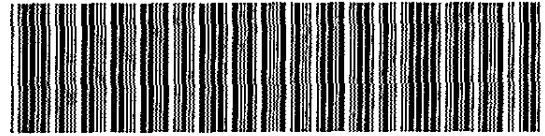
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Special Instructions to Filing Officer:

W03-34438

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BK

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03 NOV 25 PM 3:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood  
Secretary of State

November 18, 2003

CHRISTOPHER J. YOUNG, ESQ.  
SIMCOX AND BARCLAY, LLP  
170 JENNIFER ROAD, SUITE 200  
ANNAPOLIS, MD 21401

SUBJECT: FIRST MARINER BANK (CORPORATION)  
Ref. Number: W03000034438

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03 NOV 25 PM 3:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

We have received your document for FIRST MARINER BANK (CORPORATION) and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Office of Financial Institutions, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Name Approval Request" form to be filled out and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Institutions, resubmit the document and approval letter to the Division of Corporations for filing.

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) 245-6967.

Michelle Hodges  
Document Specialist

Letter Number: 103A00062581

**SIMCOX AND BARCLAY, LLP**  
ATTORNEYS AT LAW

170 JENNIFER ROAD-SUITE 200  
ANNAPOLIS, MARYLAND 21401

DAVID C. BARCLAY  
JOHN S. SIMCOX  
CHRISTOPHER J. YOUNG  
RONALD M. BOLT

KAREN M. CRABTREE  
JENNIFER L. CRESWELL  
OF COUNSEL

(410) 266-0810 (ANNAPOLIS)  
(410) 841-2685 (BALTIMORE)  
(301) 261-8070 (WASHINGTON)  
(410) 266-0813 (FAX)  
JSSDCB@SIMCOXANDBARCLAY.COM

November 10, 2003

**VIA FEDERAL EXPRESS**

Florida Registration Section  
409 E. Gaines Street  
Tallahassee, Florida 32399

Attn: Division of Corporations

FILED  
03 NOV 25 PM 3:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Re: Applications for Certificate of Authority and Registration of Fictitious Name  
First Mariner Bank  
Our File No.: 520.28

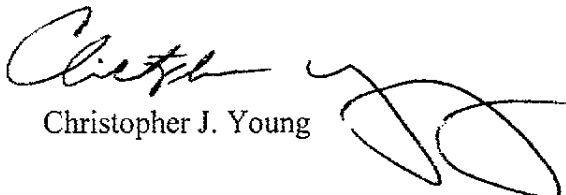
Dear Sir/Madam:

Please find enclosed the following documents for First Mariner Bank:

1. Original Application for Registration of Fictitious Name;
2. Original Application for Foreign Corporation for Authorization to Transact Business;
3. Original Transmittal Letter re: First Mariner Bank;
4. Original Certificate of Good Standing for First Mariner Bank;
5. Check for \$78.75 to satisfy the filing and certified copy fees for the Authorization Application; and
6. Check for \$80.00 to satisfy the filing fee for the Fictitious Name Application.

Should you have any questions, please contact me. Thank you for your assistance in this matter.

Sincerely,

  
Christopher J. Young

CJY:cer  
Enclosures

cc: First Mariner Bank  
Attn: Eugene A. Friedman, Corporate Counsel

## TRANSMITTAL LETTER

**TO:** Registration Section  
Division of Corporations

**SUBJECT:** First Mariner Bank (Corporation)  
(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:

Christopher J. Young, Esq.

(Name of Person)

Simcox and Barclay, LLP

(Firm/Company)

170 Jennifer Road, Suite 200

(Address)

Annapolis, MD 21401

(City/State and Zip code)

For further information concerning this matter, please call:

Christopher J. Young

(Name of Person)

at ( 410 ) 266-0610

(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

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

03 NOV 25 PM 3:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

FILED

SIMCOX & BARCLAY, LLP  
NOV-25-2003 14:57

Fax: 410-266-0813  
DIVISION OF BANKING

Nov 25 2003 14:53 P.03  
850 410 9548 P.02/02



**OFFICE OF FINANCIAL REGULATION**

**DON B. SAXON**  
DIRECTOR

**FINANCIAL SERVICES  
COMMISSION**

**JEB BUSH**  
GOVERNOR

**TOM GALLAGHER**  
CHIEF FINANCIAL OFFICER

**CHARLIE CRIST**  
ATTORNEY GENERAL

**CHARLES BRONSON**  
COMMISSIONER OF  
AGRICULTURE

November 25, 2003

Christopher J. Young, Esquire  
Simcox and Barclay, LLP  
170 Jennifer Road, Suite 200  
Annapolis, Maryland 21401

Dear Mr. Young:

Re: First Mariner Bank dba Next Generation Financial Services

Thank you for your recent letter/fax requesting name approval of the above-referenced proposed corporation which the Bank intends to use to establish one or more mortgage loan production offices in the state of Florida.

Section 655.922, Florida Statutes, exempts a financial institution from the prohibition of using the word "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union" in its corporate name. Therefore, the Financial Institutions office will not object to the use of the above referenced name being registered to transact business as a foreign corporation/fictitious name in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

A handwritten signature in cursive script, appearing to read "Linda B. Charity".

Linda B. Charity  
Deputy Director  
Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings  
Division of Corporations, Secretary of State's Office

William T. Sims, Bureau of Finance Regulation

\*\*\*  
200 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0371  
(850) 410-9111 • FAX (850) 410-9548

Affirmative Action / Equal Opportunity Employer

TOTAL P.02

**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. First Mariner Bank  
(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. Maryland 3. 52-0323080  
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. June 5, 1995 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. 3301 Boston Street, Baltimore, MD 21224  
(Principal office address)

Same As Above  
(Current mailing address)

8. Mortgage Loan Production  
(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: NRAI Services, Inc.

Office Address: 526 E. Park Avenue

Tallahassee, Florida 32301  
(City) (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.*

NRAI Services, Inc.

By: Juanita Mahoney  
(Registered agent's signature) Juanita Mahoney, Ass't 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.

FILED  
03 NOV 20 PM 09  
TALLAHASSEE, FLORIDA  
SECRETARY OF STATE

12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: SEE ADDENDUM ATTACHED HERETO

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

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

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

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

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

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

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

B. OFFICERS

President: George H. Mantakos

Address: 3301 Boston Street

Baltimore, MD 21224

Vice President: Mark A. Keidel (Senior VP and CFO)

Address: 3301 Boston Street

Baltimore, MD 21224

Secretary: Eugene A. Friedman

Address: 3301 Boston Street

Treasurer: Baltimore, MD 21224

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)

14. Eugene A. Friedman, Secretary

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

**First Mariner Bank—List of Directors**

**Chairman**

Edwin F. Hale Sr.  
3301 Boston Street, Baltimore, Maryland 21224

**Directors**

Joseph A. Cicero  
3301 Boston Street, Baltimore, Maryland 21224

Barry B. Bondroff  
3301 Boston Street, Baltimore, Maryland 21224

John Brown III  
3301 Boston Street, Baltimore, Maryland 21224

Thomas Bromwell  
3301 Boston Street, Baltimore, Maryland 21224

Edith B. Brown  
3301 Boston Street, Baltimore, Maryland 21224

Stephen A. Burch  
3301 Boston Street, Baltimore, Maryland 21224

Rose M. Cernak  
3301 Boston Street, Baltimore, Maryland 21224

Howard Friedman  
3301 Boston Street, Baltimore, Maryland 21224

Mark A. Keidel  
3301 Boston Street, Baltimore, Maryland 21224

George H. Mantakos  
3301 Boston Street, Baltimore, Maryland 21224

Bruce H. Hoffman  
3301 Boston Street, Baltimore, Maryland 21224



**First Mariner Bank—List of Directors (Continued)**

James P. O'Connor  
3301 Boston Street, Baltimore, Maryland 21224

John J. Oliver  
3301 Boston Street, Baltimore, Maryland 21224

Patricia Schmoke  
3301 Boston Street, Baltimore, Maryland 21224

Hanan Y. Siibel  
3301 Boston Street, Baltimore, Maryland 21224

Leonard Stoler  
3301 Boston Street, Baltimore, Maryland 21224

Michael R. Watson  
3301 Boston Street, Baltimore, Maryland 21224

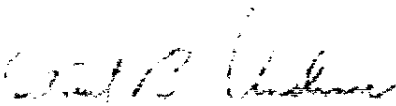
# **STATE OF MARYLAND**

## ***Department of Assessments and Taxation***

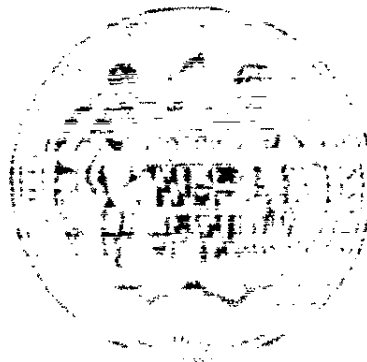
I, PAUL ANDERSON OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT FIRST MARINER BANK IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS NOVEMBER 10, 2003.



Paul B. Anderson  
Charter Division



**301 West Preston Street, Baltimore, Maryland 21201**  
**Telephone Balto. Metro (410) 767-1340 / Outside Balto. Metro (888) 246-5941**  
**MRS (Maryland Relay Service) (800) 735-2258 TT/Voice**  
**Fax (410) 333-7097**

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