

**F040000000482**

Florida Department of State  
Division of Corporations  
Public Access System

Electronic Filing Cover Sheet

**Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.**

(((H04000010044 3)))

**Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.**

To: Division of Corporations  
Fax Number : (850) 205-0383

From: Account Name : EMPIRE CORPORATE KIT COMPANY  
Account Number : 072450003255  
Phone : (305) 634-3694  
Fax Number : (305) 633-9696

**FOREIGN PROFIT QUALIFICATION**  
**FIRST CITIZENS MORTGAGE CORPORATION**

Certificate of Status	0
Certified Copy	1
Page Count	04
Estimated Charge	\$78.75

DIVISION OF CORPORATION

04 JAN 27 PM 4:42

RECEIVED

Electronic Filing Menu

Corporate Filing

Public Access Help

**F78-04**



FLORIDA DEPARTMENT OF STATE  
Glenda E. Hood  
Secretary of State

January 16, 2004

EMPIRE

SUBJECT: FIRST CITIZENS MORTGAGE CORPORATION  
REF: W04000002152

ATTN:  
Trevor  
Brumbley

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

You failed to make the correction(s) requested in our previous letter.

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.

✓ The registered agent designated must be an active Florida entity or a foreign entity authorized to transact business in Florida. Please correct the document.

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) 245-6025.

Trevor Brumbley  
Document Specialist

FAX Aud. #: H04000010044  
Letter Number: 104A00003115

HO4 000010044

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 Citizens Mortgage Corporation  
(Enter name of corporation: must include "INCORPORATED," "COMPANY," "CORPORATION,"  
"Inc.," "Co.," "Corp.," "Inc.," "Co.," or "Corp.")

First Citizens Mortgage Lending Corporation  
(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Georgia 3. 75-3062760  
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 5/28/02 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. 4488 Covington Hwy \*A, Decatur, GA30035  
(Principal office address)

Same as above  
(Current mailing address)

8. Mortgage Lending  
(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: Mitzie Green

Office Address: 8045 Lagos de Campo Blvd.  
Tamarac, FL Florida 33321  
(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.

[Signature]  
(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:

04 JAN 27 AM 9:47  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

APPROVED  
AND  
FILED

TOTAL P. 06

H04000010044

# FIRST CITIZENS MORTGAGE CORP

4488 COVINGTON HIGHWAY • SUITE A • DECATUR, GA 30035 • PHONE 404-284-1002 • FAX 404-534-0041

First Citizens Mortgage Lending Corporation

Resolution to qualify as a Foreign Corporation

WHEREAS, the corporation shall conduct business within the state of Florida, be it:  
RESOLVED, to have the Corporation qualify as a Foreign Corporation in the state of Florida and conduct business in the name of First Citizens Mortgage Lending Corporation.

The undersigned hereby certifies that he/she is the duly elected and qualified Chairman and the custodian of the books and records of and the seal of First Citizens Mortgage Corporation, a corporation duly formed pursuant to the law of the state of Georgia and that the foregoing is a true record of the a resolution duly adopted at a meeting of the Board of Directors and that said meeting in accordance with the state law and the Bylaws of above named Corporation on January 23, 2004, and that said resolution is now in full force and effect and without modification or rescission.

IN WITNESS WHEREOF, I have executed my name as Chairman and have hereunto affixed the corporate seal of the above named Corporation this 23<sup>rd</sup> day of January 2004.

*Keith Joseph*

Keith A. Joseph  
Chairman and CEO



04 JAN 27 AM 9:47  
RECEIVED  
FILED  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

*You are always First with First!*

Georgia Residential Mortgage Licensee

Equal Housing Lender

L174000010044

P. 06

JAN-27-2004 14:15

**A. DIRECTORS**

Chairman: KEITH JOSEPH

Address: 1236 Saxony Drive  
Conyers GA 30013

Vice Chairman: NIA

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

Director: NIA

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

Director: NIA

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

**B. OFFICERS**

President: KEITH JOSEPH

Address: 1236 Saxony Drive  
Conyers GA 30013

Vice President: NIA

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

Secretary: Paulette White

Address: 4583 Bexley Drive Stone Mountain GA 30083

Treasurer: NIA

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

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

13. Keith Joseph  
(Signature of Director or Officer listed in number 12 of the application)

14. KEITH JOSEPH  
(Typed or printed name and capacity of person signing application)

04 JAN 27 AM 5:47  
RECEIVED  
ALLAHSEE  
FILED

.....  
**Secretary of State**  
**Corporations Division**  
**315 West Tower**  
**#2 Martin Luther King, Jr. Dr.**  
**Atlanta, Georgia 30334-1530**

HU4000010044  
DOCKET NUMBER : 040070250  
CONTROL NUMBER : 0227869  
DATE INC/AUTH/FILED: 05/28/2002  
JURISDICTION : GEORGIA  
PRINT DATE : 01/07/2004  
FORM NUMBER : 211

KEITH JOSEPH  
FIRST CITIZENS MORTGAGE  
4488 COVINGTON HIGHWAY  
DECATUR, GA 30035

**CERTIFICATE OF EXISTENCE**

I, Cathy Cox, the Secretary of State of the State of Georgia, do hereby certify under the seal of my office that

**FIRST CITIZENS MORTGAGE CORPORATION**  
**A DOMESTIC PROFIT CORPORATION**

was formed in the jurisdiction stated above or was authorized to transact business in Georgia on the above date. Said entity is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution, certificate of cancellation or any other similar document with the office of the Secretary of State.

This certificate relates only to the legal existence of the above-named entity as of the date issued. It does not certify whether or not a notice of intent to dissolve, an application for withdrawal, a statement of commencement of winding up or any other similar document has been filed or is pending with the Secretary of State.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence that said entity is in existence or is authorized to transact business in this state.



*Cathy Cox*

Cathy Cox  
Secretary of State