



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

June 9, 2005

MR. STEVEN SCHWARTZ
THE MORTGAGE ADVANTAGE CORP.
410 NEW YORK AVENUE
HUNTINGTON, NY 11743

This letter concerns an error I made when I filed your authorization to transact business in Florida. At that time your corporate name was already in use by another corporation, and I should have filed your application under an adopted name for use in Florida. I apologize for missing this. Please return the enclosed name resolution form; you may wish to call the number below to check any name you'd like to adopt.

Thank you for your understanding, and please call me at the number below if you have any questions.

If you have any questions concerning the filing of your document, please call (850) 245-6958.

Lee Rivers
Document Specialist

Letter Number: 105A00040544

05 JUN 13 PM 2:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RESOLUTION OF BOARD OF DIRECTORS

(Please print or type)

I, the undersigned Steven Schwartz, do hereby certify
(Name)

that this Resolution of the Board of Directors of The Mortgage Advantage Corp.
(Corporate Name)

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

was duly adopted on June 13, 2005

Be it resolved, that The Mortgage Advantage Corp.
(Corporate Name)

organized and existing in the State of New York, hereby adopts the name
The Mortgage Advantage Corp. of NY for use in Florida.

Dated: June 13, 2005

[Signature]
Signature of either Chairman, Vice Chairman or any officer

Steven Schwartz
Type or print name

05 JUN 13 PM 2:17
TALLAHASSEE, FLORIDA

Make checks payable to Florida Department of State and mail to:
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314