# F05000002152

(Address)  (Address)  (City/State/Zip/Phone #)  PICK-UP WAIT MAIL  (Business Entity Name)  (Document Number)  Certified Copies Certificates of Status Special Instructions to Filing Officer:	(Requestor's Name)
(City/State/Zip/Phone #)  PICK-UP WAIT MAIL  (Business Entity Name)  (Document Number)  Certified Copies Certificates of Status	(Address)
PICK-UP WAIT MAIL  (Business Entity Name)  (Document Number)  Certified Copies Certificates of Status	(Address)
(Business Entity Name)  (Document Number)  Certified Copies Certificates of Status	(City/State/Zip/Phone #)
(Document Number)  Certified Copies Certificates of Status	PICK-UP WAIT MAIL
Certified Copies Certificates of Status	(Business Entity Name)
	(Document Number)
Special Instructions to Filing Officer:	Certified Copies Certificates of Status
	Special Instructions to Filing Officer:

Office Use Only



700049340097

H4/N5/05--N1031--006 \*\*87.50



N5 915

### TRANSMITTAL LETTER

TO: Registration Sec Division of Cor					
SUBJECT: Refl.com		- <del> </del>			
	(Name	e of corporation	on - must include suffix)		
Dear Sir or Madam:					
	e," and check are		Authorization to Transacegister the above referen		
Please return all corresp	ondence concerni	ng this matter	to the following:		
James Hackett					
		(Name of	Person)		
Refi.com, Inc.					
		(Firm/Co	mpany)		
100 Midway Road, Suite	e 13				
		(Addı	ress)		
Cranston, RI 02920					
		(City/State	and Zip code)		
For further information	concerning this n	natter, please c	eall;		
James Hackett		at ( 401	944-3300	-	
(Name of Perso	on)	(Area	Code & Daytime Teleph	one Number	)
STREET ADD Registration Seconds of Cor 409 E. Gaines S Tallahassee, FL	ction porations St. 32399	·	MAILING AI Registration S Division of Co P.O. Box 632 Tallahassee, F	ection orporations 7	2005 APR -5 FM 2: SECRETARY OF STA TALLAHASSEE FLO
Enclosed is a check for	the following am	Junti			画
□ \$70.00 Filing Fee	S78.75 Filing Certificate		\$78.75 Filing Fee & Certified Copy	Certif	Filing Fee, icate of Status &

#### 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.

Real Estate Financial, Inc.  (If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)  2. Rhode Island 3. 05-6120749  (State or country under the law of which it is incorporated)  4. 08-10-1999		orporation; must include "INCORPO orp," "Inc," "Co," or "Corp.")	MATED,	COMMANT, CORDINATI	OIV,	
2. Rhode Island (State or country under the law of which it is incorporated) (State or country under the law of which it is incorporated)  4. 08-10-1999 (Date of incorporation) (Date of incorporation) (Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  7. 100 Midway Road, Suite 13 Cranston, RI 02920 (Principal office address) 100 Midway Road, Suite 13 Cranston, RI 02920 (Current mailing address)  8. Mortgage Broker (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 NOT acceptable)  Name: Michael W. Favicchio, Esq.  Office Address: 825 South Tamlami Trail, Suite 2  Venice , Florida 34285 (City)  10. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the placeting and this capacitation and this capacitation and surposition and agree to act in this capacitation further agree to comply with the provisions of all statutes relative to the proper and complete performance of my						
(State or country under the law of which it is incorporated)  (PEI number, if applicable)  (Oa-10-1999  (Date of incorporation)  (Duration: Year corp. will cease to exist or "perpetual")  (Date of incorporation)  (Date first transacted business in Florida, if prior to registration)  (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  (Date of incorporation)  (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  (Date of incorporation, RI 02920  (Principal office address)  (Ourrent mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Office Address: 825 South Tamiami Trail, Suite 2  Venice  (City)	(If name unavails	able in Florida, enter alternate corpor	rate name	adopted for the purpose of transac	ting bus	iness in Florida)
(Date of incorporation)  (Date of incorporation)  (Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  (Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  (Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  (Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  (Principal office address)  (Ourrent mailing address)	Rhode Island	· /	3.		*	
(Date of incorporation) (Date of incorporation) (Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  100 Midway Road, Suite 13 Cranston, RI 02920 (Principal office address)  100 Midway Road, Suite 13 Cranston, RI 02920 (Current mailing address)  Mortgage Broker (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name:  Michael W. Favicchio, Esq.  Office Address:  825 South Tamiami Trail, Suite 2  Venice  Florida  (City)  O. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the placesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capacituriter agree to comply with the provisions of all statutes relative to the proper and complete performance of my support the proper and complete performance of my support and complete performance of	(State or country	under the law of which it is incorpor	rated)	(FEI number, if a	pplicable	e)
(Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  7 100 Midway Road, Suite 13 Cranston, RI 02920  (Principal office address)  100 Midway Road, Suite 13 Cranston, RI 02920  (Current mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Office Address: 825 South Tamlami Trail, Suite 2  Venice , Florida 34285  (City)  10. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the pilesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capaciturither agree to comply with the provisions of all statutes relative to the proper and complete performance of my	. 08-10-1999		5.	Perpetual		
(Date first transacted business in Florida, if prior to registration) (SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  100 Midway Road, Suite 13 Cranston, RI 02920  (Principal office address)  100 Midway Road, Suite 13 Cranston, RI 02920  (Current mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Office Address: 825 South Tamlami Trail, Suite 2  Venice , Florida 34285  (City)	(Date	of incorporation)		(Duration: Year corp. will cease	to exist	or "perpetual")
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)  100 Midway Road, Suite 13 Cranston, RI 02920  (Principal office address)  100 Midway Road, Suite 13 Cranston, RI 02920  (Current mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name:  Michael W. Favicchio, Esq.  Office Address:  25 South Tamlami Trail, Suite 2  Venice  Televing been named as registered agent and to accept service of process for the above stated corporation at the pleasing ated in this application, I hereby accept the appointment as registered agent and agree to act in this capaciturther agree to comply with the provisions of all statutes relative to the proper and complete performance of my accept to the proper and complete performance of my accept to the proper and complete performance of my accept to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment to the proper and complete performance of my accept the appointment as accept the appointment as accept the appointment as a	none yet					
(Principal office address)  100 Midway Road, Suite 13 Cranston, RI 02920  (Current mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Michael W. Favicchio, Esq.  Venice  Venice  , Florida 34285  (City)  (City)  O. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the platesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capaciturther agree to comply with the provisions of all statutes relative to the proper and complete performance of my descriptions.					bility)	
(Principal office address)  100 Midway Road, Suite 13 Cranston, RI 02920 (Current mailing address)  Mortgage Broker (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Michael W. Favicchio, Esq.  Venice  Venice  Venice  Tight a 34285  (City)  O. Registered agent's acceptance: Having been named as registered agent and to accept service of process for the above stated corporation at the place of the application, I hereby accept the appointment as registered agent and agree to act in this capacitar agree to comply with the provisions of all statutes relative to the proper and complete performance of my acceptance of the statutes relative to the proper and complete performance of my acceptance of the statutes relative to the proper and complete performance of my acceptance.	100 Midway Ro	ad, Suite 13 Cranston, RI 02920	כ			
(Current mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Office Address: 825 South Tamlami Trail, Suite 2  Venice , Florida 34285  (City) (Zip code)  O. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the place of the state of the				ess)	<u> </u>	
(Current mailing address)  Mortgage Broker  (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  Office Address: 825 South Tamlami Trail, Suite 2  Venice , Florida 34285  (City) (Zip code)  O. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the places of the agent and agree to act in this capacitar agree to comply with the provisions of all statutes relative to the proper and complete performance of my designated in the proper and complete per	100 Midway Ro	ad. Suite 13. Cranston, RI, 02920	o .			
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  825 South Tamlami Trail, Suite 2  Venice , Florida 34285  (City) (Zip code)  0. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the placesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capacitarther agree to comply with the provisions of all statutes relative to the proper and complete performance of my designated.				ress)	<u> </u>	
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)  Name and street address of Florida registered agent: (P.O. Box NOT acceptable)  Name: Michael W. Favicchio, Esq.  September 1997  Wenice 1997  Wenice 1997  (City) Florida 34285  (City) (Zip code)  O. Registered agent's acceptance: Having been named as registered agent and to accept service of process for the above stated corporation at the place lesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capacital agent agent agent agent and complete performance of my control of the proper and control of the proper and complete performance of my control of the proper and control of the proper	Mortgage Brok	er				
Name: Michael W. Favicchio, Esq.  Diffice Address: 825 South Tamiami Trail, Suite 2  Venice , Florida 34285  (City) (Zip code)  0. Registered agent's acceptance: Having been named as registered agent and to accept service of process for the above stated corporation at the places of this application, I hereby accept the appointment as registered agent and agree to act in this capacity for the agree to comply with the provisions of all statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the statutes relative to the proper and complete performance of my the			state or co	untry to be carried out in state of	Florida)	
Office Address:    825 South Tamiami Trail, Suite 2   Venice	. Name and stree	t address of Florida registered ag	ent: (P.O	. Box <u>NOT</u> acceptable)		
Venice  Venice  (City)  (City)  (Zip code)  (Zip code)  (Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the places of this application, I hereby accept the appointment as registered agent and agree to act in this capacity author agree to comply with the provisions of all statutes relative to the proper and complete performance of my	Name:	Michael W. Favicchio, Esq.		· · · · · · · · · · · · · · · · · · ·	, <b></b> .	
(City) (Zip code)  0. Registered agent's acceptance:  Having been named as registered agent and to accept service of process for the above stated corporation at the places of this application, I hereby accept the appointment as registered agent and agree to act in this capacity arther agree to comply with the provisions of all statutes relative to the proper and complete performance of my	Office Address:	825 South Tamlami Trail, Suit	e 2		:	76.E
(City) (Zip code)  0. Registered agent's acceptance:  laving been named as registered agent and to accept service of process for the above stated corporation at the pleasing at this application, I hereby accept the appointment as registered agent and agree to act in this capacity arther agree to comply with the provisions of all statutes relative to the proper and complete performance of my		Venice		Florida 34285		
laving been named as registered agent and to accept service of process for the above stated corporation at the pla lesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capaci further agree to comply with the provisions of all statutes relative to the proper and complete performance of my		(City)				デス 25元 よ
Having been named as registered agent and to accept service of process for the above stated corporation at the pla lesignated in this application, I hereby accept the appointment as registered agent and agree to act in this capaci further agree to comply with the provisions of all statutes relative to the proper and complete performance of my	A Pagistared a	vent's accentance				EG B
urther agree to comply with the provisions of all statutes relative to the proper and complete performance of my	- '	-	cept servi	ce of process for the above sta	ted cort	poration at the pla
					lete per	formance of my d
		, and are a coope into occupantions	<b>JJ</b> po.	,e.v <b></b> / 9,e.v <b></b>		
			/ .			
h fareno		My h I	anu	hio		

- 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: James Hackett	
Address: 33 Bennington Road, Cranston RI 02920	
Via Chairman	
Vice Chairman:	
Address:	
Director: James Hackett	
33 Bennington Road, Cranston RI, 02920	
Address: Obelinning of Road, Olanbon R. George	
Director:	
Address:	
B. OFFICERS  President: James Hackett	
Address: 33 Bennington Road, Cranston RI 02920	
Vice President:	
Address:	
	SEC B
Secretary: James Hackett	ALE P
Address: 33 Bennington Road, Cranston RI 02920	SEY 55
Treasurer: James Hackett	
Address: 33 Bennington Road, Cranston RI 02920	· · · · · · · · · · · · · · · · · · ·
NOTE: If necessary, you may attach an addendum to the application listing additional officer  13. (Signature of Director or Officer listed in number 12 of the application)  14. James Hackett	· .

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



## STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS Office of the Secretary of State

Matthew A. Brown Secretary of State

The Office of the Secretary of the State of Rhode Island and Providence Plantations, HEREBY CERTIFIES, that

#### REFI.COM, INC.

a Rhode Island corporation, filed original articles of incorporation in this office on the 10th day of August 1999; and

IT IS FURTHER CERTIFIED that said corporation is now of record and in good standing in this office.

SIGNED AND SEALED this twenty-third day of March 2005.

Matthe Brown
Secretary of State

BY ILLY E. Carllo

