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Office Use Only



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January 17, 2006

LEANN ROBERTS 1401 HILLSHIRE DRIVE, SUITE 200 LAS VEGAS, NV 89134

SUBJECT: SPECTRUM FINANCIAL GROUP, INC.

Ref. Number: W05000056144

We have received your document for SPECTRUM FINANCIAL GROUP, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

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

The document must be signed by the chairman, any vice chairman of the board of directors, its president, or another of its officers.

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) 245-6020.

Tammi Cline Document Specialist

Letter Number: 006A00003114



FLORIDA DEPARTMENT OF STATE Division of Corporations

December 22, 2005

LEANN ROBERTS 1401 HILLSHIRE DRIVE, SUITE 200 LAS VEGAS, NV 89134

SUBJECT: SPECTRUM FINANCIAL GROUP, INC.

Ref. Number: W05000056144

We have received your document for SPECTRUM FINANCIAL GROUP, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The dba name can not be listed on line 1.,

The document must be signed by the chairman, any vice chairman of the board of directors, its president, or another of its officers.

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) 245-6020.

Tammi Cline Document Specialist

Letter Number: 005A00073216

COVER LETTER

TO: Registration Section Division of Corporations
SUBJECT: Spectrum Financial Group, Inc. DBA: SFG Mortgage
(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: Leann Roberts
Please return all correspondence concerning this matter to the following:
Leann Roberts
AT(A)
Spectrum Financial Group, Inc. DBA: SFG Mortgage
Spectrum Financial Group, Inc. DBA: SFG Mortgage (Firm/Company)
1401 Hillshire Drive, Suite 200
(Address)
Las Vegas, NV 89134
(City/State and Zip code)
For further information concerning this matter, please call:
Leann Roberts _{at (} 702 ₎ 953-4100
(Name of Person) (Area Code & Daytime Telephone Number)
STREET/COURIER ADDRESS: Registration Section Division of Corporations Clifton Building Clifton Building Clifton Executive Center Circle Tallahassee, FL 32301 England is a sheek for the following amount:
Enclosed is a check for the following amount:
☐ \$70.00 Filing Fee ☑ \$78.75 Filing Fee & ☐ \$78.75 Filing Fee & ☐ \$87.50 Filing Fee, Certificate of Status Certified Copy Certificate of Status & Certified Copy

COVER LETTER

TO: Registration Section Division of Corporations				
SUBJECT: Spectrum Financial Group, Inc.	_			
(Name of corporation - mus	t include suffix)			
Dear Sir or Madam:				
The enclosed "Application by Foreign Corporation for Authori "Certificate of Existence," and check are submitted to register transact business in Florida.				
Please return all correspondence concerning this matter to the f	ollowing:			
Bruce Hoting				
(Name of Person)				
Spectrum Financial Group, Inc.				
(Firm/Company)	EB 10			
7047 East Greenway Parkway Suite 400				
(Address)	TS X			
Scottsdale, AZ 85254	FFLC 317 25			
(City/State and Zip	code)			
For further information concerning this matter, please call:				
Bruce Hoting at (480) f	503=1638			
(Name of Person) (Area Code &	Daytime Telephone Number)			
STREET/COURIER ADDRESS: Registration Section Division of Corporations Clifton Building 2661 Executive Center Circle Tallahassee, FL 32301	MAILING ADDRESS: Registration Section Division of Corporations P.O. Box 6327 Tallaliassee, FL 32314			
Enclosed is a check for the following amount:				
-	5 Filing Fee & S87.50 Filing Fee, ied Copy Certificate of Status & Certified Copy			





February 8, 2006

Florida Department of State Divisions of Corporations P.O. Box 6327 Tallahassee, FL 32314

RE: Application

Dear Ms. Tammi Cline

In reference to your letter dated December 22, 2005, Spectrum Financial Group, Inc. is sending a new application with the corrections you need.

If you have any questions please don't hesitate to call me.

Sincerely,

Kathy Quibell

Spectrum Financial Group, Inc.

Broker Docs 480-603-2708

480-603-1703

7047 E. Greenway Pkwy., # 400 • Scottsdale, AZ 85254 **Phone:** (480) 603-1600 **Fax:** (480) 603-1700

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.

	ine in Florida, enter alternate corporate na	ame adopted for the purpose of transacting business in Florida)		
Arizona		3	~	
State or country	under the law of which it is incorporated)	(FEI number, if applicable) ラウ	7006 FEB	
April 1994		5. Perpetual		
(Date	of incorporation)	(Duration: Year corp. will cease to exist or "perpetual")	310	
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		ness in Florida, if prior to registration) 07.1502, F.S., to determine penalty liability)	C2:11 W	
7047 E. G	eenway Pkwy, Suite 400,	. Scottsdale. AZ 85254	~	
	(Principal office		ď	
same				
	(Current mailing	g address)	-	
5 dat	Dank Martages Droker			
	Bank, Mortgage Broker	or country to be carried out in state of Florida)		
` .	•			
Name and stree	t address of Florida registered agent:	(P.O. Box <u>NOT</u> acceptable)		
Name:	Bruce Hoting			
Mice Address:	514 NW Azelea Avenue	9	•	
11,00 11001000.	Port St. Lucie, FL	, Florida 34983-8725 (Zip code)		
		- Florida		

BRUCE HOTING, EXECUTIVE VICE PRESIDENT

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.

Registered agent's signature)

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

Chairman: see attacm	ient #1	1 112		
Address:		<u> </u>		
		<u> </u>	·	
Vice Chairman:		·		·-
Address:	7 7 7 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -			
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	<u></u>			<u>:</u>
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Address:				EO P
B. OFFICERS President:		· <u>-</u>		FF 25
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Vice President:				
	<u></u>			
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Treasurer:	· · · · · · · · · · · · · · · · · · ·			- · · · · · · · · · · · · · · · · · · ·
Address:		<u> i </u>		<u> </u>
NOTE: If necessard, you	may attach an addendum to the a	application list	ing additional officers	and/or directors.
13.				
	mature of Director or Officer lists ERRY CRAIG SR. CHA	ed in number 1 IRMAN 🔰 (•

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



Principals

Jerry Craig, Sr. Chairman & CEO 7620 E. Ann Way, Scottsdale, AZ 85260 Ownership: 80%...

Phone: 480-603-1636 Fax: 480-603-1700

Email: jerry@spectrum-financial.com

DOB: 05-29-1947

Jerry Craig, Jr. President / CIO 16448 N 51st Street, Scottsdale, AZ 85260

Ownership: 10%

Phone: 480-603-1639 Fax: 480-603-1700

Email: jeraig@spectrum-financial.com

DOB: 11/07/69

Bruce Hoting Vice President / COO 12599 N. 73rd Place, Scottsdale, AZ 85260

Ownership: 10%

Phone: 480-603-1638 Fax: 480-603-1700

Email: bhoting@spectrum-financial.com

DOB: 02-16/1960

Patti e Craig Corporate Secretary 7620 E. Ann Way, Scottsdale, AZ 85260

Phone: 480-603-2800 Fax: 480-603-1700

Email: pattie@spectrum-financial.com

DOB: 1-12-45

2006 FEB 10 AM 11: 25



STATE OF ARIZONA



Office of the

CORPORATION COMMISSION

CERTIFICATE OF GOOD STANDING

To all to whom these presents shall come, greeting:

I, Brian C. McNell, Executive Director of the Arizona Corporation Commission, do hereby certify that

SPECTRUM FINANCIAL GROUP, INC.

a domestic corporation organized under the laws of the State of Arizona, did incorporate on March 30, 1994.

I further certify that according to the records of the Arizona Corporation Commission, as of the date set forth hereunder, the sald corporation is not administratively dissolved for fallure to comply with the provisions of the Arizona Business Corporation Act; and that its most recent Annual Report, subject to the provisions of A.R.S. sections 10-122, 10-123, 10-125 & 10-1622, has been delivered to the Arizona Corporation Commission for filling; and that the sald corporation has not filed Articles of Dissolution as of the date of this certificate.

This certificate relates only to the legal existence of the above named entity as of the date issued. This certificate is not to be construed as an endorsement, recommendation, or notice of approval of the entity's condition or business activities and practices.



IN WITNESS WHEREOF, I have hereunto set my hand and affixed the official seal of the Arizona Corporation Commission. Done at Phoenix, the Capital, this 14th Day of December, 2005, A. D.

Executive Director

Order Number:

37984