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Division of Corporations

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FOREIGN PROFIT/NONPROFIT CORPORATION

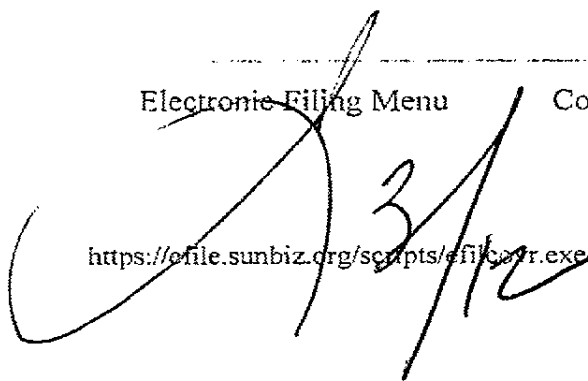
ARBOR MORTGAGE CORPORATION

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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. Arbor Mortgage Corporation

(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION," "Inc.," "Co.," "Corp.," "Inc.," "Co.," or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Michigan

(State or country under the law of which it is incorporated)

3. 38-3432148

(FEI number, if applicable)

4. 09/25/1988

(Date of incorporation)

5. perpetual

(Duration: Year corp. will cease to exist or "perpetual")

6. Upon qualification

(Date first transacted business in Florida, if prior to registration)
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)

7. 2311 East Beltline SE, Grand Rapids, MI 49548

(Principal office address)

2311 East Beltline SE, Grand Rapids, MI 49548

(Current mailing address)

8. Mortgage Lender

(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: NRAI Services, Inc.

Office Address: 2731 Executive Park Dr., Ste 4

Weston

(City)

Florida 33331

(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.

(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.

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

A. DIRECTORS

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: Raleigh J FinkelsteinAddress: 252 Pearl NW Unit 7DGrand Rapids, MI 49503Director: Bart ArrigoAddress: 3388 Marion Center RoadCharlevoix, MI 49720

B. OFFICERS

President: Robert J KistkaAddress: 600 Monroe Unit 205Grand Rapids, MI 49503

Vice President: _____

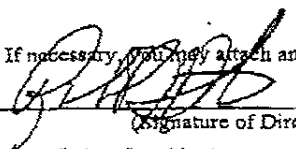
Address: _____

Secretary: Kathleen A CulpAddress: 3388 Marion Center Road, Charlevoix, MI 49720

Treasurer: _____

Address: _____

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

13. 
(Signature of Director or Officer listed in number 12 of the application)14. Robert J Kistka - President

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

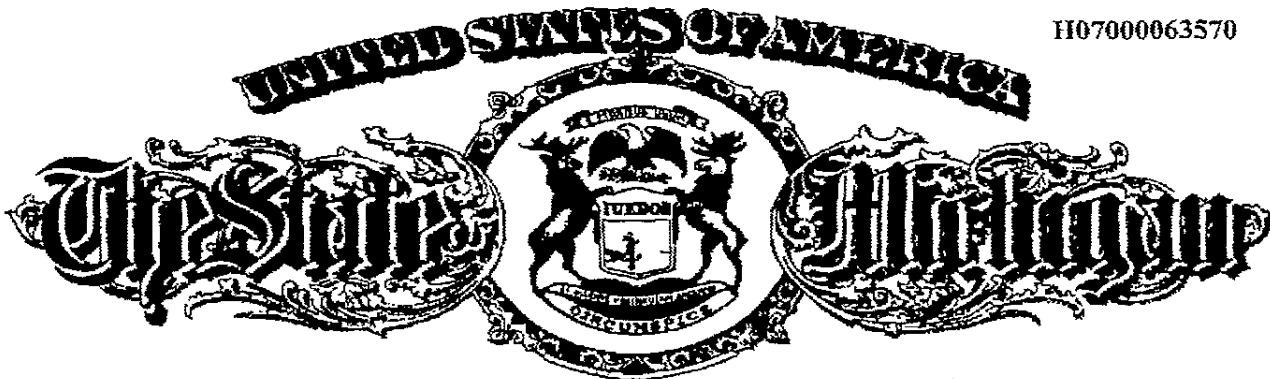
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Michigan Department of Labor & Economic Growth

Lansing, Michigan

This is to Certify That

ARBOR MORTGAGE CORPORATION

a Michigan profit corporation was validly incorporated on September 25, 1998, and said corporation is validly in existence under the laws of this state.

This certificate is issued pursuant to the provisions of 1972 PA 284, as amended, to attest to the fact that the corporation is in good standing in Michigan as of this date and is duly authorized to transact business and for no other purpose.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.



Sent by Facsimile Transmission
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In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 9th day of March, 2007.

Andrew S. Mott, Director

Bureau of Commercial Services

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