

F09000003223

Florida Department of State
Division of Corporations
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To:

Division of Corporations
Fax Number : (850) 617-6381

RE-SUBMIT

From:

Account Name : C T CORPORATION SYSTEM
Account Number : FCA000000023
Phone : (850) 222-1092
Fax Number : (850) 878-5368

Please retain original filing
date of submission 8/10

*Thanks!***FOREIGN PROFIT/NONPROFIT CORPORATION**

Instituto de Banca y Comercio, Inc.

Certificate of Status	1
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OFFICE OF FINANCIAL REGULATION

LINDA B. CHARITY
ACTING COMMISSIONER

**FINANCIAL SERVICES
COMMISSION**

CHARLIE CRIST
GOVERNOR

BILL MCCOLLUM
ATTORNEY GENERAL

ALEX SINK
CHIEF FINANCIAL OFFICER

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

August 13, 2009

Ms. Maria Acevedo Jamel, Esq.
c/o Homer Banner
1200 Four Season Tower
1441 Brickell Avenue
Miami, FL 33131

Dear Ms. Jamel:

Re: Instituto de Banca y Comercio, Inc.
(Translation: Institution for Banking and Commerce, Inc.)

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity
Director

LBC:bk

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State

MAILING ADDRESS: DIVISION OF FINANCIAL INSTITUTIONS
200 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0371
(850) 410-9800 • FAX (850) 410-9548

Affirmative Action / Equal Opportunity Employer

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA



August 11, 2009

FLORIDA DEPARTMENT OF STATE
Division of Corporations

CT CORPORATION SYSTEM

SUBJECT: INSTITUTO DE BANCA Y COMERCIO, INC.
REF: W09000036364

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.

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Office of Financial Institutions, pursuant to section 655.922(2a), Florida Statutes.

If you have any questions concerning the filing of your document, please call (850) 245-6928.

Tim Burch
Regulatory Specialist II

FAX Aud. #: H09000179568
Letter Number: 909A00027411

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. Instituto de Banca y Comercio, Inc.
(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. Puerto Rico 3. 660-32-8632
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. January 21, 1975 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. _____
(Date first transacted business in Florida, if prior to registration)
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)
7. 1660 Santa Ana Street San Juan Puerto Rico 00909
(Principal office address)
- same as above
(Current mailing address)
8. own and operate educational institution and engage in any
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida) other lawful activity.
9. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)
- Name: Maria Arvedo Jaramel Esq. c/o Homer Bonner
- Office Address: 1200 Four Seasons Tower 1441 Brickell Avenue
Miami, Florida 33131
(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.


(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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TALLAHASSEE FLORIDA

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

A. DIRECTORS

Chairman: _____

PLEASE SEE ATTACHED ADDENDUM

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: _____

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

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. _____

Guillermo Nigaglioni, President and CEO
(Typed or printed name and capacity of person signing application)

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DIRECTORS & OFFICERS

NAME	POSITION	ADDRESS
Bradley Whitman	Board President and Secretary	1660 Santa Ana St. San Juan, PR 00909
Atif Giliani	Board Vice-President and Treasurer	1660 Santa Ana St. San Juan, PR 00909
Jesse Serventi	Member of the Board	1660 Santa Ana St. San Juan, PR 00909
Fidel Alonso Valls	Member of the Board	1660 Santa Ana St. San Juan, PR 00909
Jefrey Leeds	Member of the Board	1660 Santa Ana St. San Juan, PR 00909
Guillermo Nigaglioni	IBC President and CEO	1660 Santa Ana St San Juan, PR 00909
Jose Cordova	CFO	1660 Santa Ana St. San Juan, PR 00909
Desiderio Lopez	Financial Aid Vice-President	1660 Santa Ana St. San Juan, PR 00909
Dra. Carmen Z. Claudio	NCBT and POPAC President	1660 Santa Ana St. San Juan, PR 00909

1660 Santa Ana Street
San Juan, P.R. 00909
Phone 787 • 982 • 3000
Fax. 787 • 982 • 3075



Commonwealth of Puerto Rico
Department of State
San Juan, Puerto Rico

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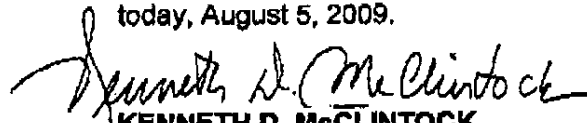
CERTIFICATE OF EXISTENCE

I, **KENNETH D. McCLINTOCK**, Secretary of State of the Commonwealth of Puerto Rico,

CERTIFY: That, according to our records "INSTITUTO DE BANCA Y COMERCIO, INC.", registration number 34564, is a profit corporation organized in accordance to the Law General Corporation Law of Puerto Rico on January 21, 1975 at 10:55 a.m.

This certification does not imply that this corporation has filed the annual reports, pursuant to the requirements of Article 15.01 of the General Corporation Law. If you need to know if such reports have been filed, you must request a Certificate of Good Standing.

IN WITNESS WHEREOF, I hereby
sign and cause the Great Seal of the
Commonwealth of Puerto Rico to be
affixed on it, in the city of San Juan,
today, August 5, 2009.


KENNETH D. McCLINTOCK
Secretary of State