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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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MAIL

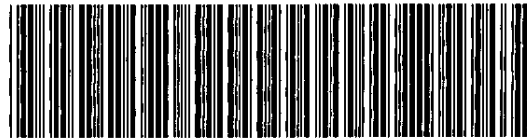
(Business Entity Name)

(Document Number)

Certified Copies \_\_\_\_\_ Certificates of Status \_\_\_\_\_

Special Instructions to Filing Officer:

Office Use Only



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05/07/12--01021--005 \*\*70.00

W12-25559

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RECEIVED

12 MAY 25 AM 10:33

FLORIDA DEPARTMENT OF STATE DIVISION OF CORPORATIONS  
Division of Corporations

May 8, 2012

SANDY MAMO  
343 S. MAIN STREET  
SUITE 201  
ANN ARBOR, MI 48104

SUBJECT: FIRST INDEPENDENCE BANK  
Ref. Number: W12000025559

We have received your document for FIRST INDEPENDENCE BANK and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

✓ Written approval and clearance of the words BANK, BANC, BANCO, BANQUE, BANKER, BANKING, TRUST COMPANY, SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK or CREDIT UNION, or words of similar import in any context or any manner must be obtained from the Office of Financial Regulation, pursuant to section 655.922(2a), Florida Statutes.

✓ Enclosed is a "Corporate Name Approval Request" form to be completed and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Institutions, resubmit the document and the approval letter to the Division of Corporations for filing. The Office of Financial Institutions' phone number is 850-410-9800.

✓ The date first transacted business in Florida within the meaning of s. 607.1501 or 608.501, F.S., must be set forth in section 6 of the application. If the corporation/limited liability company has not transacted business in Florida within this meaning, please insert the words "upon qualification" in lieu of a date. (Note: Pursuant to s. 607.1502(4) or 608.502(4), F.S., this office is required to collect a civil penalty of \$1,000 for each year other than the application filing year, that a foreign corporation or limited liability company transacts business in this state without authority along with the past annual report fees due this office.)

Please return the corrected original and one copy of 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) 245-6052.

Thomas Chang  
Regulatory Specialist II  
New Filing Section

Letter Number: 712A00013795



STREET ADDRESS: 101 East Gaines Street, Suite 636 • PHONE (850) 410-9800 • FAX (850) 410-9548  
MAILING ADDRESS: Division of Financial Institutions, 200 East Gaines Street, Tallahassee, FL 32399-0371  
Visit us on the web: [WWW.ITSYOURMONEYFLORIDA.COM](http://WWW.ITSYOURMONEYFLORIDA.COM) • 850-487-9687

**LINDA B. CHARITY**  
INTERIM COMMISSIONER

May 18, 2012

Mr. Mark K. Rabidoux  
343 S. Main Street, Suite 201  
Ann Arbor, MI 48104

Re: First Independence Bank

Dear Mr. Rabidoux:

Reference is made to your recent letter requesting approval of the above name, which is a state chartered bank located in Detroit, Michigan.

As Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name. The Office will not object to the use of the above name being registered to transact business in the state of Florida. This does not authorize the institution to engage in banking, trust or insurance business or any other licensed activity in the state of Florida. Proper regulatory approvals will be required.

Sincerely,

Linda B. Charity  
Director

LBC:bk

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

**MARK K. RABIDOUX, PLC**

**ATTORNEY AND COUNSELOR**

343 South Main Street, Suite 201

Ann Arbor, Michigan 48104

Fax (734) 994-6134

[www.mortgageattorney.net](http://www.mortgageattorney.net)

**Mark K. Rabidoux, Esq.**

Certified Mortgage Banker

(248) 225-3920

[rabidoux@sbcglobal.net](mailto:rabidoux@sbcglobal.net)

**Sandra M. Mamo**

Legal Assistant

(248) 225-3908

[smmamo@sbcglobal.net](mailto:smmamo@sbcglobal.net)

May 3, 2012

New Filing Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Dear Sir/Madam:

Please find enclosed an application for foreign corporation registration. Please note that this is a MI state chartered bank and, therefore, this is no designator (co., corp, etc). Being a bank, they can't add something like this. I contacted the Division and was asked to just note this with the filing.

Please contact me if you have any questions. Thank you.

Sincerely,

**MARK K. RABIDOUX, PLC**

Professional Limited Liability Company



Sandy Mamo  
Legal Assistant

Enclosure

## COVER LETTER

**TO:** New Filing Section  
Division of Corporations

**SUBJECT:** First Independence Bank

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," or "Certificate of Good Standing" 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:

Sandy Mamo

Name of Person

Mark K. Rabidoux, PLC

Firm/Company

343 S. Main Street, Suite 201

Address

Ann Arbor, MI 48104

City/State and Zip code

smmamo@sbcglobal.net

E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

Sandy Mamo

Name of Person

at ( 248 ) 225-3908

Area Code & Daytime Telephone Number

**STREET/COURIER ADDRESS:**

New Filing Section  
Division of Corporations  
Clifton Building  
2661 Executive Center Circle  
Tallahassee, FL 32301

**MAILING ADDRESS:**

New Filing Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- ☒ \$70.00 Filing Fee    ☐ \$78.75 Filing Fee & Certificate of Status    ☐ \$78.75 Filing Fee & Certified Copy    ☐ \$87.50 Filing Fee, Certificate of Status & Certified Copy

**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. **First Independence Bank**

(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. **MI**

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

3.

**38-1910391**

(FEI number, if applicable)

4. **11/07/2005**

(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. **44 Michigan Avenue, Detroit, MI 48226**

(Principal office address)

**44 Michigan Avenue, Detroit, MI 48226**

(Current mailing address)

8. **mortgage lending activities**

(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: **Business Filings Incorporated**

Office Address: **515 E. Park Avenue**

**Tallahassee**

(City)

, Florida **32301**

(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.*

**Marygo Spalinger, Asst. Sec. for Business Filings Incorporated**  
(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.

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

**A. DIRECTORS**

Chairman: Donald Davis

Address: 44 Michigan Avenue  
Detroit, MI 48226

Vice Chairman: \_\_\_\_\_

Address: \_\_\_\_\_

Director: Richard Zamojski

Address: 44 Michigan Avenue  
Detroit, MI 48226

Director: Alan Young

Address: 44 Michigan Avenue  
Detroit, MI 48226

**B. OFFICERS**

President: Richard Zamojski

Address: 44 Michigan Avenue  
Detroit, MI 48226

Vice President: Jeffery Sugg

Address: 44 Michigan Avenue  
Detroit, MI 48226

Secretary: Jeffery Sugg

Address: 44 Michigan Avenue, Detroit, MI 48226

Treasurer: Jeffery Sugg

Address: 44 Michigan Avenue, Detroit, MI 48226

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

13.   
Signature of Director or Officer

The officer or director signing this document (and who is listed in number 12 above) affirms that the facts stated herein are true and that he or she is aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S.

14. Jeffery Sugg

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

**STATE OF MICHIGAN**  
**DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS**  
**OFFICE OF FINANCIAL AND INSURANCE REGULATION**


I, R. Kevin Clinton, Commissioner of the Office of Financial and Insurance Regulation,  
Department of Licensing and Regulatory Affairs, State of Michigan, do hereby certify the records  
of this office reflect

**First Independence Bank**

is a Michigan banking corporation headquartered in the City of Detroit, County of Wayne, State  
of Michigan, United States of America, and is duly authorized to transact business under its  
charter, pursuant to the provisions of applicable statutes of this State.

SIGNED AND SEALED this 26<sup>th</sup> day of  
April, 2012, at Lansing, Michigan.





---

R. Kevin Clinton  
Commissioner