

COVER LETTER

TO: Registration Section
Division of Corporations

SUBJECT: Howard Bank Inc.
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:

Kristen Madigan
Name of Person
Howard Bank
Firm/Company
3301 Boston Street
Address
Baltimore MD 21234
City/State and Zip code
Kmadigan@howardbank.com
E-mail address: (to be used for future annual report notification)

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For further information concerning this matter, please call:

Kristen Madigan at (410) 735-2093
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
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. Howard Bank 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. Maryland 3. 20-0558805
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 3/8/2004 5. _____
(Date of incorporation) (Date of duration, if other than 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. 3301 Boston Street Baltimore MD 21224
(Principal office address)

(Current mailing address, if different)

8. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: URS Agents, LLC
Office Address: 3458 Lakeshore Drive
Tallahassee, Florida 32312
(City) (Zip code)

9. 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.

URS Agents, LLC

By: Amy Purdy

(Registered agent's signature)

Amy Purdy, Assistant Secretary

10. 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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11. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: Mary Ann Scully

Address: 3301 Boston St.
Baltimore, MD 21224

Vice Chairman: N/A

Address: _____

Director: See attached

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: Robert D. Kunisch, Jr.

Address: 3301 Boston St.
Baltimore MD 21224

CRO Vice President: Charles Schwabe

Address: 3301 Boston St.
Baltimore MD 21224

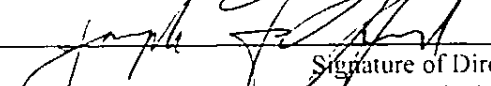
Secretary: Charles E. Schwabe

Address: 3301 Boston St. Baltimore, MD 21224

CFO Treasurer: George C. Coffman

Address: 3301 Boston St. Baltimore, MD 21224

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

12. 
Signature of Director or Officer

The officer or director signing this document (and who is listed in number 11 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.

13. Joseph F. Howard, EVP
(Typed or printed name and capacity of person signing application)

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Howard Bank Officer's & Director's

Howard Bank Executive Management

Mary Ann Scully, Chairman and CEO	3301 Boston Street, Baltimore, MD 21224
Robert D. Kunisch, Jr., President	3301 Boston Street, Baltimore, MD 21224
Charles E. Schwabe, EVP, Chief Risk Officer, Secretary	3301 Boston Street, Baltimore, MD 21224
George Coffman, CFO & Chief Investment Officer, EVP	3301 Boston Street, Baltimore, MD 21224
Thomas (Randy) Jones, CCO, EVP	3301 Boston Street, Baltimore, MD 21224
Frank K. Turner, Jr., Chief Commercial Banking Officer	3301 Boston Street, Baltimore, MD 21224
Steven M. Poynot, Chief Information Officer, EVP	3301 Boston Street, Baltimore, MD 21224
Drew McKone, Chief Deposit Officer, EVP	3301 Boston Street, Baltimore, MD 21224
Joseph F. Howard, EVP	3301 Boston Street, Baltimore, MD 21224

Directors

Mary Ann Scully	3301 Boston Street, Baltimore, MD 21224
Richard Arnold	3301 Boston Street, Baltimore, MD 21224
James T. Dresher, Jr.	3301 Boston Street, Baltimore, MD 21224
W. Gary Dorsch	3301 Boston Street, Baltimore, MD 21224
Howard Feinglass	3301 Boston Street, Baltimore, MD 21224
Michael B. High	3301 Boston Street, Baltimore, MD 21224
Donna Hill Staton	3301 Boston Street, Baltimore, MD 21224
John J. Keenan	3301 Boston Street, Baltimore, MD 21224
Robert Kunisch	3301 Boston Street, Baltimore, MD 21224
Paul I. Latta, Jr.	3301 Boston Street, Baltimore, MD 21224
Kenneth C. Lundeen	3301 Boston Street, Baltimore, MD 21224
Thomas P. O'Neill	3301 Boston Street, Baltimore, MD 21224
Robert W. Smith, Jr.	3301 Boston Street, Baltimore, MD 21224
Jack E Steil	3301 Boston Street, Baltimore, MD 21224

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STATE OF MARYLAND
Department of Assessments and Taxation

I, MICHAEL L. HIGGS OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT HOWARD BANK (D07831118), INCORPORATED MARCH 08, 2004, IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS OCTOBER 08, 2019.



Michael L. Higgs
Director



301 West Preston Street, Baltimore, Maryland 21201
Telephone Baltimore Metro (410) 767-1340 / Outside Baltimore Metro (888) 246-5941
MRS (Maryland Relay Service) (800) 735-2258 TTY/Voice

Online Certificate Authentication Code: MMyFIS-gLESZ48dJGLx4Eg
To verify the Authentication Code, visit <http://dat.maryland.gov/verify>

2019 OCT 22 AM 8:13

FLORIDA OFFICE OF
FINANCIAL  REGULATION

www.flofr.com

November 18, 2019

Ms. Kristen Madigan
3301 Boston Street
Baltimore, MD 21224

Re: Howard Bank

Dear Ms. Madigan:

Reference is made to your recent letter requesting approval to register the above-referenced name with the Florida Secretary of State by Howard Bank, an FDIC regulated bank located in Baltimore, Maryland.

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. Therefore, this Office will not object to the use of the above referenced name being registered to transact business in the state of Florida. However, this correspondence is not intended to grant the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,



Jeremy W. Smith
Director
Division of Financial Institutions

AV:trd

cc: Lyn Shoffstall, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State

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