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(Requestor's Name)

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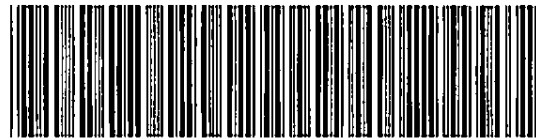
\_\_\_\_\_  
(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

\_\_\_\_\_  
(Business Entity Name)

\_\_\_\_\_  
(Document Number)

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



600345481016

12/11/20--01022--016 \*\*87.50

Special Instructions to Filing Officer:

CALLLED  
PERMISSION GIVEN TO CORRECT  
DOCUMENT BY JOHN CRESTO  
ON THIS DATE 1/22/2021  
KS

Bank W2-142221

Office Use Only

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

2021 JAN 4 PM 5:46

FILED

K SALY  
JAN 22 2021



Florida Department of State  
Registration Section  
Division of Corporations Division of Corporations  
2415 N. Monroe Street, Suite 810 Tallahassee, FL 32314

December 7, 2020

Re: Waterman State Bank Registration as Foreign Corporation in Florida

Ladies & Gentlemen,

Enclosed is the registration form to register Waterman State Bank, an Illinois Banking Corporation as an entity doing business in the State of Florida. For clarification, Waterman State Bank is not seeking approval to operate as a bank within the State of Florida. Waterman State Bank is simply opening a mortgage loan production office at 215 S Olive Ave St 107 West Palm Beach Florida. This office is opened only to originate and process mortgage loan applications to be underwritten, approved, and funded by Waterman State Bank in Illinois.

Please contact me if you have any questions or concerns with respect to this application

Very Truly Your

A handwritten signature in black ink, appearing to read "Frank Guerino".

Frank Guerino, Chairman



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

December 14, 2020

STUART URKOV  
WATERMAN STATE BANK  
248 W LINCOLN HIGHWAY  
WATERMAN, IL 60556

SUBJECT: WATERMAN STATE BANK, AN ILLINOIS BANKING  
CORPORATION  
Ref. Number: W20000142221

We have received your document for WATERMAN STATE BANK, AN ILLINOIS BANKING CORPORATION and your check(s) totaling \$87.50. 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.

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.

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) 245-6051.

Karen A Saly  
Regulatory Specialist II

Letter Number: 420A00025246

RECEIVED

JAN 14 2021

Division of Corporations  
PO Box 6327  
Tallahassee, FL 32314

RE: Updated Submission

Dear Madam or Sir,

I am resubmitting the Application by Foreign Corporation for Authorization to Transact Business in Florida. As requested, I have included a non-objection letter to the use of the bank name being registered to transact business in the state of Florida. This letter is from Russell C. Weigel III, Commissioner with the Office of Financial Regulation. I did not include another check for \$87.50 since our records indicate that your office deposited the first check we sent in December.

If you have any questions, please contact me at 815-264 -3201. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stephen E Feith', with a stylized flourish extending to the right.

Stephen E Feith  
President/CEO  
Waterman State Bank

*Pres/CEO*

## COVER LETTER

**TO:** Registration Section  
Division of Corporations

**SUBJECT:** Waterman State 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:

Stuart Urkov

Name of Person

Waterman State Bank

Firm/Company

248 W Lincoln Highway

Address

Waterman Illinois 60556

City/State and Zip code

surkov@watermanbank.com

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

For further information concerning this matter, please call:

Stuart Urkov

at ( 312 ) 953-3113

Name of Person

Area Code

Daytime Telephone Number

**STREET/COURIER ADDRESS:**

Registration Section  
Division of Corporations  
The Centre of Tallahassee  
2415 N. Monroe Street, Suite 810  
Tallahassee, FL 32303

**MAILING ADDRESS:**

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

Enclosed is a check for the following amount:

Please make check payable to: **FLORIDA DEPARTMENT OF STATE**

☐ \$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



Commissioner Russell C. Weigel, III

FILED  
2021 JAN 14 PM 5:46  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

December 30, 2020

Stuart Urkov  
215 S. Olive Street #107  
West Palm Beach, Florida 33401

Re: Waterman State Bank

Dear Mr. Urkov:

Reference is made to your recent letter requesting approval to register the above-referenced name with the Florida Secretary of State by Waterman State Bank. The bank is a Illinois state-chartered bank, headquartered in Waterman, Illinois, and regulated by the Illinois Department of Financial & Professional Regulation – Division of Banking.

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,

Russell C. Weigel, III  
Commissioner  
Office of Financial Regulation

RCW:jrj

cc: Gina McLeod, Chief, Bureau of Commercial Recordings, Division of Corporations,  
Department of State

**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. Waterman State 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. Illinois 3. 36-1935010  
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. April 26, 1902 5. \_\_\_\_\_  
(Date of incorporation) (Date of duration, if other than perpetual)

6. January 1, 2021  
(Date first transacted business in Florida, if prior to registration)  
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)

7. 215 S Olive Ave West Palm Beach Florida 33401  
(Principal office street address)

(Current mailing address, if different)

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

Name: Stuart Urkov

Office Address: 215 S. Olive ave #107


west palm beach, Florida 33401  
(City) (Zip code)

2021 JAN 14 PM 5:46  
DEPT OF STATE  
TALLAHASSEE, FLORIDA

FILED

**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.*

  
(Registered agent's signature)

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.

11. For initial indexing purposes, list names, titles and addresses of the primary officers and/or directors [up to six (6) total]:

# A. DIRECTORS

☒ Chairman Name: FRANK GUERINO  
☐ Vice Chairman Address: 233 n dee rd park ridge, IL. 60068  
☐ Director \_\_\_\_\_  
☐ President \_\_\_\_\_  
☐ Vice President \_\_\_\_\_  
☐ Secretary ☐ Treasurer  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

☐ Chairman Name: Jodi Urkov  
☐ Vice Chairman Address: 2928 washington ave Wilmette  
☒ Director IL 60091  
☐ President \_\_\_\_\_  
☐ Vice President \_\_\_\_\_  
☐ Secretary ☐ Treasurer  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

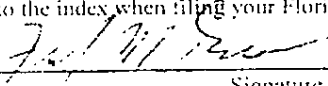
☐ Chairman Name: Jon Crumlish  
☐ Vice Chairman Address: 2039 N New England chicago.  
☒ Director IL 60707  
☐ President \_\_\_\_\_  
☐ Vice President \_\_\_\_\_  
☐ Secretary ☐ Treasurer  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

☐ Chairman Name: Dave Carno  
☐ Vice Chairman Address: 5439 S Cornell Ave #3 Chicago.  
☒ Director IL 60615  
☐ President \_\_\_\_\_  
☐ Vice President \_\_\_\_\_  
☐ Secretary ☐ Treasurer  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

☐ Chairman Name: Luke Wojtasik  
☐ Vice Chairman Address: 1018 s Ashland LaGrange, IL  
☒ Director 60525  
☐ President \_\_\_\_\_  
☐ Vice President \_\_\_\_\_  
☐ Secretary ☐ Treasurer  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

☐ Chairman Name: Mare Bear  
☐ Vice Chairman Address: 701 n fort lauderdale beach Blvd  
☒ Director FT. LAUDERDALE, FL 33304  
☐ President \_\_\_\_\_  
☐ Vice President \_\_\_\_\_  
☐ Secretary ☐ Treasurer  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

**Important Notice:** Use an attachment to report more than six (6). The attachment will be imaged for reporting purposes only. Non-indexed individuals may be added to the index when filing your Florida Department of State Annual Report form.

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. Frank Guerino Chairman  
 (Typed or printed name and capacity of person signing application)

FILED  
 2021 JUN 14 PM 5:46  
 TALLAHASSEE, FLORIDA