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TRANSMITTAL LETTER

TO: QUALIFICATION/TAX LIEN SECTION
DIVISION OF CORPORATIONS

600001587786
-03/13/95--01046--012
*****70.00 *****70.00

SUBJECT: American Bankers Financial Services, 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", 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:

Robert J. Korstange
(Name of Person)

American Bankers Financial Services, Inc.
(Firm/Company)

1775 BW Boronda Dr. SW
(Address)

Grand Rapids, MI 49509
(City, State and Zip Code)

Should you need to call someone concerning this matter, please call:

Robert J. Korstange at (616) 531 - 7733
(Name of Person) Area Code & Daytime Telephone Number

COURIER ADDRESS:
Qualification/Tax Lien Sec.
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:
Qualification/Tax Lien Sec.
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

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FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

September 19, 1995

ROBERTJ. KORSTANGE
AMERICAN BANKERS FINANCIAL SERVICES, INC
1775 RW BERENDS DR SW
GRAND RAPIDS, MI 49509

SUBJECT: AMERICAN BANKERS FINANCIAL SERVICES, INC.
Ref. Number: W95000018884

We have received your document for AMERICAN BANKERS FINANCIAL SERVICES, INC. and your check(s) totalling \$70.00. However, the document has not been filed and is being retained in this office for the following:

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111.

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 (904) 487-6094.

Doug Dickinson
Document Specialist

Letter Number: 395A00042986



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

November 20, 1995

Mr. Robert J. Korstango
American Bankers Financial Services, Inc.
1775 R.W. Boronds Dr. S.W.
Grand Rapids, MI 49509-6514

Re: "American Bankers Financial Services, Inc."

Dear Mr. Korstango:

On October 13, 1995, the Division of Banking received your request for clearance to use the above-mentioned corporate name. This request was noticed in the Florida Administrative Weekly on October 27, 1995, for 21 days until November 17, 1995, for public comment.

Section 655.922(2)(a), Florida Statutes, states in pertinent part as follows:

(2)(a) No person other than a bank shall, in this state:

1. Transact business under any name or title which contains the word "bank," "banking," or "trust company," or words of similar import, in any context or in any manner; or
2. Use any name, word, sign, symbol, or device in any context or in any manner; or
3. Circulate or use any letterhead, billhead, circular paper or writing of any kind, or otherwise advertise or represent in any manner, which indicates or reasonably implies that the business being conducted or advertised is the kind or character of business transacted or conducted by a bank or trust company or which is likely to lead any person to believe that such business is that of a bank or trust company.

Mr. Robert J. Korstango
November 20, 1995
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It is the opinion of this Department that your corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department is able to grant your request for approval of the corporate name, "American Bankers Financial Services, Inc.".

Sincerely,

A handwritten signature in black ink, appearing to read "Wm. Douglas Johnson", with a long horizontal flourish extending to the right.

Wm. Douglas Johnson
Assistant Director
Division of Banking
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

cc: Ms. Karon Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO
TRANSACTION BUSINESS IN FLORIDA**

**IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACTION BUSINESS IN THE
STATE OF FLORIDA:**

1. American Bankers Financial Services, Inc.
(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. Michigan 3. 38-3021890
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 10/08/91 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. We have not transacted business in the state.
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.155, F.S.))

7. 1775 RW Berends Dr., SW
Grand Rapids, MI 49509
(Current mailing address)

8. Collection agency activities
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. **Name and street address of Florida registered agent:**

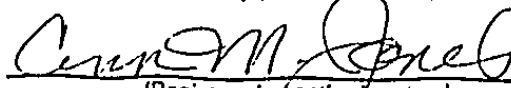
Name: The Prentice - Hall Corporation System, Inc.

Office Address: 1201 Hays Street

Tallahassee, 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.


(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 addresses of officers and/or directors: (Street address ONLY- P. O. Box NOT acceptable)

A. DIRECTORS (Street address only- P. O. Box NOT acceptable)

Chairman: Roger L. Roode

Address: 7963 Parkside Court

Jenison, MI 49428

President
~~XXXXXXXXXXXX~~: Richard C. Salzwedel

Address: 1142 White Pine

Walker, MI 49504

Director: Norman Roe

Address: 4543 Schoolcraft

Bellaire, MI 49615

Director: Jason Israel

Address: 11222 Quail Roost Dr.

Miami, FL 33157

B. OFFICERS (Street address only- P. O. Box NOT acceptable)

President: Richard C. Salzwedel

Address: 1142 White Pine

Walker, MI 49504

Vice President: Robert J. Korstange

Address: 709 Rudy NE

Grand Rapids, MI 49505

Secretary: Roger L. Roode

Address: 7963 Parkside Court

Jenison, MI 49528

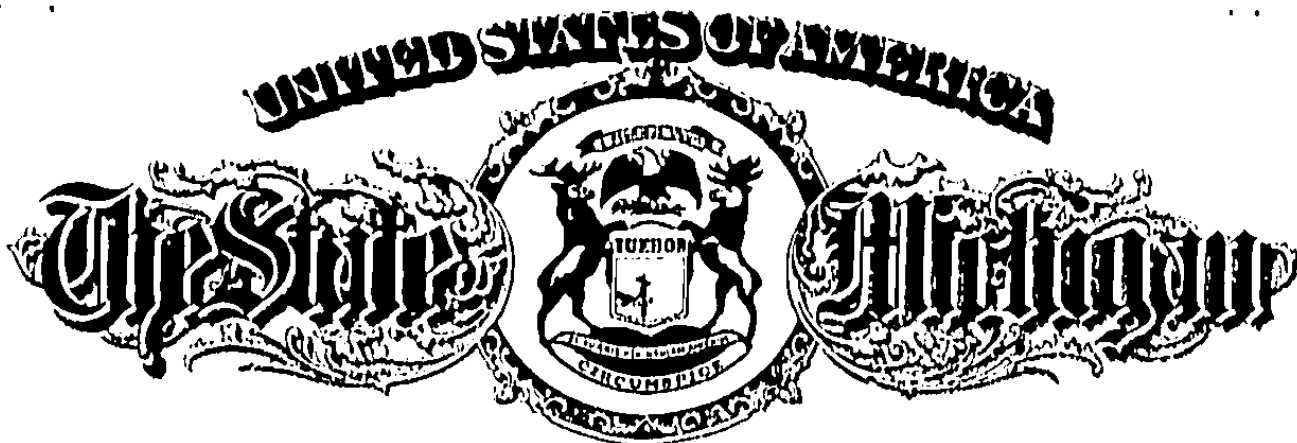
Treasurer: Steve O'Conner

Address: 1829 Waterbury Dr., SE Grand Rapids, MI 49508

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

13. Robert J. Korstange V.P.
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Robert J. Korstange, Vice President
(Typed or printed name and capacity of person signing application)



Michigan Department of Commerce

Lansing, Michigan

This is to Certify That

AMERICAN BANKERS FINANCIAL SERVICES, INC.

*was validly incorporated on October 8, 1991, as a Michigan profit corporation,
and said corporation is validly in existence under the laws of this State.*

*This certificate is issued to attest to the fact that the corporation is in good standing
in this office as of this date and is duly authorized to transact business or conduct
affairs in Michigan and for no other purpose. It is in the usual 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.*

*In testimony whereof, I have hereunto set my
hand and affixed the Seal of the Department,
in the City of Lansing, this 15th day
of May, 1995.*

Carl L. Lipp , Director
Corporation & Securities Bureau

SEAL APPEARS ONLY ON ORIGINAL