



Jamaica National BUILDING SOCIETY

JAMAICA NATIONAL BUILDING, 2-4 CONSTANT SPRING ROAD, P.O. BOX 522, KINGSTON 10, JAMAICA W.I.
PHONE: 926-1344-6, 926-8285 TELEGRAPH: "NBW JAMBUILD KINGSTON" FAX: 926-7661

LOCAL BRANCHES

KINGSTON:

Half Way Tree
Tel: 929-8052-3

New Kingston:

Tel: 926-6871, 929-3734-7

Duke Street:

Tel: 922-3903-6, 922-3366-7

SPANISH TOWN:

Tel: 984-2637, 984-2473, 984-9987

LINSTEAD:

Tel: 985-2523, 985-2506

MAY PEN:

Tel: 986-2551, 986-4759

MANDEVILLE:

Tel: 962-2179, 962-2724

SANTA CRUZ:

Tel: 966-2231, 966-2742

SAVANNA-LA-MAR:

Tel: 955-2523, 955-2843

MORTEGO BAY:

Tel: 952-4561-3, 952-7180-2

BROWN'S TOWN:

Tel: 975-2243, 975-2464

ST. ANN'S BAY:

Tel: 972-2235, 972-2657, 972-9191

OCHO RIOS:

Tel: 974-5537, 974-4723

PORT MARIA:

Tel: 994-2471, 994-2671

ANNOTTO BAY:

Tel: 996-2215, 996-2350

PORT ANTONIO:

Tel: 993-3006, 993-2339, 993-9151,
993-9652

MORANT BAY:

Tel: 982-2226, 982-2588

LUCEA:

Tel: 956-2344

OVERSEAS SUBSIDIARIES

UNITED KINGDOM:

London:

Unit 114, Elephant and

Castle Shopping Centre,

London SE1 6TE, England

Tel: 0171-708-2442/3

Fax: 0171-708-5736

Birmingham:

6 Suffolk Street

Queensway, Birmingham B1 1LT

(near Alexander Theatre), England

Tel: 0121-643-0077

Fax: 0121-643-3010

Manchester:

153B Princess Road

Manchester M14 4RE

Tel/Fax: 0161-226-5060

CANADA:

1390 Eglinton Avenue West

Toronto, Ontario M6C 2E4

Canada

Tel: 416-784-2074/5

Fax: 416-784-2076

Toll Free # 1-800-565-2632

USA:

690-700 Utica Avenue,

Brooklyn, New York,

N.Y. 11203 U.S.A.

Tel: 718-756-2335, 718-756-2810

Fax: 718-756-3939

Toll Free #: 1-800-322-3773

REFERENCE

F960000006704

December 18, 1996

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Supervisor
Qualification & Registration Section
Division of Corporations
409 East Gaines Street
Tallahassee
Florida 32399

Dear Sir/Madam,

Re: Application by Jamaica National Building Society

The Jamaica National Building Society (JNBS), a mutual organization incorporated under the Building Societies Law of Jamaica hereby makes an application for authorization to transact business in Florida.

The Society which has its head office in Kingston, Jamaica operates branches in 18 locations islandwide. The Society has three overseas offices:

- JNO (UK) Ltd with offices in London and Birmingham;
- JNO (Canada) Ltd in Toronto; and
- JNO (New York) Inc. in Brooklyn New York

On the 16th of April 1996 JNO (New York) Inc. was granted a licence by the Florida state banking authorities to transact the business of a funds transmitter in Florida. JNO (New York) Inc. also holds money transmitter and mortgage banking licenses for the state of New York.

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THE SAVINGS AND HOME LOAN PEOPLE



Jamaica National
BUILDING LIBERTY

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Supervisor
Qualification & Registration Section

December 18, 1996

Pursuant to the requirements of the Florida Statutes, the following are enclosed:

1. Application form duly executed by the General Manager of JNBS.
2. Certificate of Status from the Island Record Office of Jamaica.
3. Cheque in the amount of One Hundred and Seventy Five United States Dollar (US\$175.00) drawn in favour of the Secretary of State representing:
 - \$35 filing
 - \$35 registered agent designation
 - \$52.50 certified copy (for the Department of Banking)
 - \$52.50 certified copy (for the Federal Reserve Bank of Atlanta)

Please return the certified copies to us for dispatch to the Department of Banking and the Federal Reserve Bank of Atlanta.

Please feel free to contact me at (809) 920-3400 or at the address and telephone numbers listed at the head of this letter for any additional information or clarification necessary.

Yours sincerely


Mary Allen (Mrs)
Financial Analyst

MA*ch

Encs

- gave authorization to add "Corporation".

HK 12/20

**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. Jamaica National Building Society Corporation
(Name of corporation; the word "INCORPORATED," "COMPANY," or "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. Jamaica
(State or country under the law of which it is incorporated)
3. 12/21/07
(Date of Incorporation)
4. Perpetual
(Duration)
5. None
(Federal Employer Identification number, if applicable)
6. December 1, 1996 (estimated)
(Date first transacted business in Florida. See sections 607.1501, 607.1502, and 817.155, F.S.)
7. 111 North West 183 Street, Suite 108, North Miami Florida 33169
(Current mailing address)

To serve as an International Bank Agency and any other lawful act or activity under
8. the Banking Laws in Jamaica subject to obtaining any consents or approvals required
(Brief description of the nature of the business in which it is engaged in the state of Florida) by law.

9. Names and addresses of officers and or directors:

A. Directors:

Chairman: Oliver F. Clarke

Address: 7 North Street, Kingston Jamaica

Vice Chairman: Keith S. Francis

Address: Harbour Head Road, Port Morant St. Thomas, Jamaica

Director: Henry A.A.P. Brown

Address: 6 Corner Lane, Montego Bay, St. James, Jamaica

Director: H. Anthony Clarke

Address: Paradise Park, Savanna-la-mar, Jamaica

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DIVISION OF CORPORATIONS

B. Officers:

President: Lancelot F. Reynolds
Address: 2-4 Constant Spring Road, Kingston 10, Jamaica

Vice President: Clarence T. Brown
Address: 2-4 Constant Spring Road, Kingston 10, Jamaica

Secretary: Larklin W. Hall
Address: 2-4 Constant Spring Road, Kingston 10, Jamaica

Treasurer: Delano A. Hayre
Address: 2-4 Constant Spring Road, Kingston 10, Jamaica

(If needed, you may attach an addendum to the application listing additional officers and/or directors.) Addendum 1 Directors & Officers is attached

10. Name and Street address of Florida registered agent:


Name: Mr. Neville Sharpe
Office Address: 7777-A Davie Road
Hollywood, Florida 33024
Zip Code

11. 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: 

12. 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

13. 
(Signature of Chairman, Vice Chairman, or any officer listed in number 9 of the application)

14. Lancelot F. Reynolds, General Manager
(Name and capacity of person signing application)

Directors Continued

- | | | |
|-----------------------------|---|--|
| Donovan Forte | - | 24 Farringdon Heights, Kingston 6, Jamaica |
| William Isaacs | - | 6B Cherry Gardens Drive, Kingston 8, Jamaica |
| Sonia Jones | - | 5 Duke Street, Kingston, Jamaica |
| Noel Johnson | - | Lot 9, Simmonds Drive, Claremont, Highgate,
St. Mary, Jamaica |
| George Magnus | - | 7 Rectory Street, Port Maria, St. Mary, Jamaica |
| Hugh Small | - | 5 Haughton Avenue, Kingston 10, Jamaica |
| Peter Morris | - | 6A Oxford Road, Kingston 5, Jamaica |
| Pamala Hentley | - | 2-4 Constant Spring Road, Kingston 10,
Jamaica |
| Dhiru Tanna | - | 2-4 Constant Spring Road, Kingston 10,
Jamaica |
| Lascelles Warmington | - | 1 Holborn Road, Kingston 10, Jamaica |



**REGISTRAR GENERAL'S DEPARTMENT
SPANISH TOWN,**

JAMAICA

November 6, 1996

ANY REPLY OR SUBSEQUENT REFERENCE
TO THIS COMMUNICATION SHOULD BE
ADDRESSED TO THE REGISTRAR GENERAL
AND NOT TO ANY OFFICER BY NAME
AND THE FOLLOWING REFERENCE QUOTED:-

TO WHOM IT MAY CONCERN

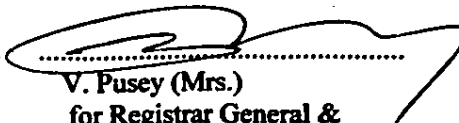
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DIVISION OF CORPORATIONS
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The Westmoreland Building Society was incorporated under the Building Society's Law on the 21st day of December 1907.

It's Name was subsequently changed to the Jamaica National Building Society on the 31st day of December, 1970.

Discussions were held with Officials from the Bank of Jamaica and we were advised that the Jamaica National Building Society was granted a licence by the Ministry of Finance to operate in Jamaica under the Bank of Jamaica Building Society Licencing Regulations 1995.

SIGNED:


V. Pusey (Mrs.)
for Registrar General &
Deputy Keeper of the Records.



CERTIFICATE OF INCORPORATION


FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 DEC 20 PM 4:02

The Deputy Keeper of the Records hereby certifies that the WESTMORELAND BUILDING SOCIETY, established at Savanna-la-mar in the Parish of Westmoreland, was incorporated under the Building Societies Law 197, on the TWENTYFIRST day of DECEMBER, 1907.

The incorporation does not imply any approval by the Deputy Keeper of the Records of its rules or tables, or any guarantee of the management or stability of the society.

/s/S.P. Smeeton
Deputy Keeper of the Records, Jamaica

Certified to be a true copy of the Certificate of Registry.


Deputy Keeper of the Records, Jamaica
6/11/1996



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SECRETARY OF STATE
DIVISION OF REGISTRATIONS


CERTIFICATE OF REGISTRATION OF CHANGE OF NAME
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THE DEPUTY KEEPER OF THE RECORDS hereby certifies that the registered name of WESTMORELAND BUILDING SOCIETY established at Savanna-la-mar in the parish of WESTMORELAND is changed from the date hereof to the name following:-
THE JAMAICA NATIONAL BUILDING SOCIETY.

This ELEVENTH day of DECEMBER, 1970.

/S/G C Pantry
Deputy Keeper of the Records, Jamaica

Certified to be a true copy of the Certificate of Registry


Deputy Keeper of the Records, Jamaica
6/11/1996

