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C T Corporation System.

Requestor's Name
660 East Jefferson Street

Address
Tallahassee, FL 32301

City State Zip Phone

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CORPORATION(S) NAME

Provident Bank of Maryland Corporation

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TALLAHASSEE FLORIDA

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DIVISION OF CORPORATION
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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. Provident Bank of Maryland Corporation
(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. Maryland
(State or country under the law of which it is incorporated)

3. 52-0451620
(FEI number, if applicable)

4. August 5, 1987
(Date of incorporation)

5. Perpetual
(Duration: Year corp. will cease to exist or "perpetual")

6. Upon Qualification
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.156, TALLAHASSEE FLORIDA))

7. 114 E. Lexington Street, Baltimore, Maryland 21202
(Current mailing address)

8. to originate consumer loans (indirect and direct) and mortgage loans.
(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:

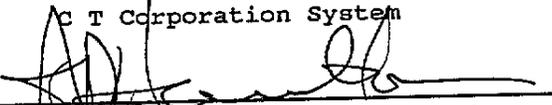
Name: C T Corporation System

Office Address: c/o C T Corporation System, 1200 South Pine Island Road

Plantation, Florida, 33324
(Zip Code)

10. Registered agent 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 obligation of my position as registered agent.

C T Corporation System

(Registered agent's signature) (Officer)

AD Hamilton, Asst. Secy.
(Type Name and Title of Officer)

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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:

A. DIRECTORS

Chairman: Peter M. Martin

Address: 114 E. Lexington Street

Baltimore, Maryland 21202

Vice Chairman: _____

Address: _____

Director: see attached list of directors

Address: _____

Director: _____

Address: _____

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B. OFFICERS

President: see attached list of officers

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

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

13. Lisa R. Neuder
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Lisa R. Neuder, Assistant Secretary
(Typed or printed name and capacity of person signing application)

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Appendix to Florida
Application by Fgn. Corp. for Authorization to Transact Business in Florida

**Directors of
Provident Bank of Maryland**

1. Robert B. Barnhill, Jr.
114 E. Lexington Street
Baltimore, Maryland 21202
2. Melvin A. Bilal
114 E. Lexington Street
Baltimore, Maryland 21202
3. Calvin W. Burnett
114 E. Lexington Street
Baltimore, Maryland 21202
4. Ward B. Coe, III
114 E. Lexington Street
Baltimore, Maryland 21202
5. Charles W. Cole, Jr.
114 E. Lexington Street
Baltimore, Maryland 21202
6. M. Jenkins Cromwell, Jr.
114 E. Lexington Street
Baltimore, Maryland 21202
7. Pierce B. Dunn
114 E. Lexington Street
Baltimore, Maryland 21202
8. Enos K. Fry
114 E. Lexington Street
Baltimore, Maryland 21202
9. Herbert W. Jorgensen
114 E. Lexington Street
Baltimore, Maryland 21202
10. Mark K. Joseph
114 E. Lexington Street
Baltimore, Maryland 21202
11. Barbara B. Lucas
114 E. Lexington Street
Baltimore, Maryland 21202
12. Peter M. Martin
114 E. Lexington Street

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Appendix to Application by Fgn. Corp. for Authorization to Transact Business in Florida (cont)

Baltimore, Maryland 21202

13. Frederick W. Meier, Jr.
114 E. Lexington Street
Baltimore, Maryland 21202
14. Sister Rosemarie Nassif
114 E. Lexington Street
Baltimore, Maryland 21202
15. Francis G. Riggs
114 E. Lexington Street
Baltimore, Maryland 21202
16. Sheila K. Riggs
114 E. Lexington Street
Baltimore, Maryland 21202
17. Carl W. Stearn
114 E. Lexington Street
Baltimore, Maryland 21202

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Appendix to Florida
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**Officers of
Provident Bank of Maryland**

1. Peter M. Martin, President and CEO
114 E. Lexington Street
Baltimore, Maryland 21202
2. James R. Wallis, Executive VP & CFO
114 E. Lexington Street
Baltimore, Maryland 21202
3. R. Wayne Hall, Treasurer
114 E. Lexington Street
Baltimore, Maryland 21202
4. Jeannine C. Morganthall, Auditor
114 E. Lexington Street
Baltimore, Maryland 21202
5. Robert L. Davis, General Counsel and Secretary
114 E. Lexington Street
Baltimore, Maryland 21202
6. Lisa R. Neuder, Assistant Secretary
114 E. Lexington Street
Baltimore, Maryland 21202

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STATE OF MARYLAND

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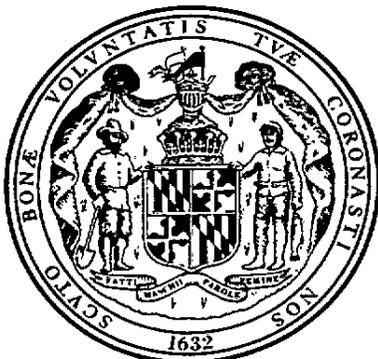
STATE DEPARTMENT OF ASSESSMENTS AND TAXATION

301 West Preston Street Baltimore, Maryland 21201

I, JACQUELINE C JAMES OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT SAID DEPARTMENT, BY THE LAWS OF SAID STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATE CHARTERS, OR OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE; AND I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT PROVIDENT BANK OF MARYLAND IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND SAID 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 THE STATE OF MARYLAND.

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IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE THIS 4TH DAY OF JUNE, 1998.

Jacqueline C James
JACQUELINE C JAMES
OFFICE SUPERVISOR I