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OFFICE OF FINANCIAL REGULATION

FINANCIAL SERVICES COMMISSION

JEB BUSH GOVERNOR

TOM GALLAGHER CLIEF FINANCIAL OFFICER

CHARLIE CRIST ATTORNEY GENERAL

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August 16, 2004

Ms. Maria Elena Echenique 11521 SW 100 Avenue Miami, Florida 33176

Dear Ms. Echenique:

DON B. SAXON

COMMISSIONER

Re: Echenique Group Banking Consultants, LLC

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

Linda B. Charity Deputy Director

Division of Financial Institutions

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations, Secretary of State's Office