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## OFFICE OF FINANCIAL REGULATION

## FINANCIAL SERVICES COMMISSION

CHARLIE CRIST GOVERNOR

BILL MCCOLLUM ATTORNEY GENERAL

ALEX SINK CHIEF FINANCIAL OFFICER

> CHARLES BRONSON COMMISSIONER OF AGRICULTURE

March 18, 2009

Mr. William Smalley 25628 Hawks Run Lane Sorrento, FI 32776

Dear Mr. Smalley:

**ALEX HAGER** 

ACTING COMMISSIONER

Re: Lenders and Banks, 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. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity

Director

LBC:bk

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations, Department of State