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TRANSMITTAL LETTER

TO: Registration Section Division of Corporations
SUBJECT: Krystal Klear Mortgage Group, LLC (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:
John Chapman
(Name of Person)
Krystal Klear Mortgage Giroup, U.C. (Firm/Company)
1677 E.40+h.
(Address)
Cleveland, ON 44114 FE B
(City/State and Zip code)
For further information concerning this matter, please call:
Tohn Chapman at (216) 361-9947 = (Area Code & Daytime Telephone Number)
STREET ADDRESS: Registration Section Division of Corporations 409 E. Gaines St. Tallahassee, FL 32399 MAILING ADDRESS: Registration Section Division of Corporations Pivision of Corporations P.O. Box 6327 Tallahassee, FL 32314
Enclosed is a check for the following amount:
□ \$70.00 Filing Fee □ \$78.75 Filing Fee & □ \$78.75 Filing Fee & Certificate of Status Certified Copy Certified Copy



FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

January 26, 2005

JOHN CHAPMAN KRYSTAL KLEAR MORTGAGE GROUP, LLC 1677 E 40TH CLEVELAND, OH 44114

SUBJECT: KRYSTAL KLEAR MORTGAGE GROUP, LLC

Ref. Number: W05000004030

We have received your document for KRYSTAL KLEAR MORTGAGE GROUP, LLC and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

You have completed the wrong form. Please complete the attached form. Please notice that the filing fee is different. You will need to send more money.

A certificate of existence or a certificate of good standing, dated no more than 90 days prior to the delivery of the application to the Department of State, duly authenticated by the secretary of state or other official having custody of the records in the jurisdiction under the laws of which it is incorporated/organized, must be submitted to this office. A translation of the certificate under oath of the translator must be attached to a certificate which is in a language other than the English language. A photocopy of this certificate is not acceptable.

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 (850) 245-6913.

Letter Number: 405A00005318

Diane Cushing Document Specialist



FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

March 1, 2005

JOHN CHAPMAN KRYSTAL KLEAR MORTGAGE GROUP, LLC 1677 E 40TH CLEVELAND, OH 44114

SUBJECT: KRYSTAL KLEAR MORTGAGE GROUP, LLC

Ref. Number: W05000004030

We have received your document for KRYSTAL KLEAR MORTGAGE GROUP, LLC and your check(s) totaling \$130.00. However, the document has not been filed and is being retained in this office for the following:

A certificate of existence or a certificate of good standing, dated no more than 90 days prior to the delivery of the application to the Department of State, duly authenticated by the secretary of state or other official having custody of the records in the jurisdiction under the laws of which it is incorporated/organized, must be submitted to this office. A translation of the certificate under oath of the translator must be attached to a certificate which is in a language other than the English language. A photocopy of this certificate is not acceptable.

Please return 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 (850) 245-6913.

Diane Cushing Document Specialist

Letter Number: 105A00014252

APPLICATION BY FOREIGN LIMITED LIABILITY COMPANY FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 608.503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN LIMITED LIABILITY COMPANY TO TRANSACT BUSINESS IN THE STATE OF FLORIDA:
1. Krystal Klear Mortgage Group, LhC (Name of Foreign Librated Liability Company)
2. Ohio United States (Jurisdiction under the law of which foreign limited liability (FEI number, if applicable)
(Jurisdiction under the law of which foreign limited liability (FEI number, if applicable) company is organized)
01. (2.2)
4. Date of Organization) 5. (Duration: Year limited liability company will cease to exist or "perpetual")
(Date first transacted business in Florida, if prior to registration.) (See sections 608.501 & 608.502 F.S. to determine penalty liability)
7. 1677 E. 40th St. Cleveland, OH 44103 3
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(Street Address of Principal Office)
8. If limited liability company is a manager-managed company, check here
9. The name and usual business addresses of the managing members or managers are as follows:
John Chapman-1677 E. 40th St. Cleveland, Ohi 044103
JAMES TAYLOR - 1677 E. 40th St. Cleveland, OhiD 44103
10. Attached is an original certificate of existence, no more than 90 days old, duly authenticated by the official having custody of records in the jurisdiction under the law of which it is organized. (A photocopy is not acceptable. If the certificate is in a foreign language, a
translation of the certificate under oath of the translator must be submitted.)
11. Nature of business or purposes to be conducted or promoted in Florida: Mortgage
\sim .
Lenders
Signature of a member or an authorized representative of a member.
(In accordance with section 608.408(3), F.S., the execution of this document constitutes an affirmation under the penalties of perjury that the facts stated herein are true.)
Typed or printed name of signee
r yped or printed name or signed

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 608.415 or 608.507, FLORIDA STATUTES, THE UNDERSIGNED LIMITED LIABILITY COMPANY SUBMITS THE FOLLOWING STATEMENT TO DESIGNATE A REGISTERED OFFICE AND REGISTERED AGENT IN THE STATE OF FLORIDA.

1. The name of the Limited Liability Company is:	
Krystal Klear Mortgage Group, LLC	
2. The name and the Florida street address of the registered agent and office are:	
John Chapman	
Florida Street Address (P.O. Box NOT ACCEPTABLE)	2005 AFR
Micamar FL 33025 To	ם ה
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Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, 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 relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent as provided for in Chapter 608, Florida Statutes.

(Signature)

\$ 100.00 Filing Fee for Application
\$ 25.00 Designation of Registered Agent
\$ 30.00 Certified Copy (optional)
\$ 5.00 Certificate of Status (optional)

United States of America State of Ohio Office of the Secretary of State

I, J. Kenneth Blackwell, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign corporations; that said records show KRYSTAL KLEAR MORTGAGE GROUP, LLC, an Ohio Limited Liability Company, Registration Number 1211826, was organized within the State of Ohio on February 27, 2001, is currently in FULL FORCE AND EFFECT upon the records of this office.



Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 4th day of April, A.D. 2005

Ohio Secretary of State

Validation Number: V200594A5D8AC