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DEPARTMENT OF FINANCIAL SERVICES

August 18, 2003

100022674401

Mr. Rosty I. Shiller  
5161 Collins Avenue  
Apt. 1406  
Miami Beach, Florida 33140-2722

Dear Mr. Shiller:

Re: Interbanc Mortgage Lenders, Inc.

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.

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  
Deputy Director

LBC:ker

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

William T. Sims, Bureau of Finance Regulation