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Tracking 4
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DON B. SAXON
COMMISSIONER

August 9, 2004

Ms. Iliana Torres
15025 NW 77 Avenue
#231
Miami Lakes, Florida 33014

900040140739

Dear Ms. Torres :

Re: United Mortgage Bankers of Broward Corp.

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
Division of Financial Institutions

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