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OFFICE OF FINANCIAL REGULATION

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ATTORNEY GENERAL

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COMMISSIONER OF  
AGRICULTURE

June 29, 2005

Mr. Carlos E. Morales  
701 SW 51 Avenue  
Miami, Florida 33134

000057167090

Dear Mr. Morales:

Re: South Florida Mortgage Bankers, 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,

A handwritten signature in cursive script that reads "Linda B. Charity".

Linda B. Charity  
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