OFFICE OF FINANCIAL REGULATION

JEB BUSH GOVERNOR

TOM GALLAGHER CHIEF FINANCIAL OFFICER

CHARLIE CRIST ATTORNEY GENERAL

May 5, 2006

Sarah B. Dyrda, Esq. Moore, Hill & Westmoreland, P.A. Post Office Box 13290 Pensacola, Florida 32591-3290

600074360606

Dear Ms. Dyrda:

DON B. SAXON

COMMISSIONER

Re: Bank Repossessions of Northwest Florida, 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. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

Linda B. Charity

Director

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