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AGRICULTURE

October 11, 2007

Mr. Antonio Diaz
1489 W. Palmetto Park Road, Suite 400
Boca Raton, Florida 33486

700110885917

Dear Mr. Diaz:

Re: BankCredit Mortgage USA, 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
Director

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State
Sandra Green, Bureau of Finance Regulation