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Division of Corporations
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From: Account Name : FISHER & SAULS, P.A. /so
Account Number : 076666001271
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FLORIDA PROFIT/NON PROFIT CORPORATION

BUSINESS & BANKING ADVISORS, INC.

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Florida Department of State

Florida Department



January 16, 2009

FLORIDA DEPARTMENT OF STATE
Division of Corporations

FISHER & SAULS PA

SUBJECT: BUSINESS & BANKING ADVISORS, INC.
REF: W09000002500

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Office of Financial Institutions, pursuant to section 655.922(2a), Florida Statutes.

If you have any further questions concerning your document, please call (850) 245-6931.

Becky McKnight
Regulatory Specialist II
New Filing Section

FAX Aud. #: H09000009964
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Florida Department of State



OFFICE OF FINANCIAL REGULATION

ALEX HAGER
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FINANCIAL SERVICES
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BILL MCCOLLUM
ATTORNEY GENERAL

ALEX SINK
CHIEF FINANCIAL OFFICER

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

January 20, 2008

Mr. Robert Kapusta, Jr.
Fisher & Sauls, P.A.
100 2nd Avenue South, Suite 701
St. Petersburg, Florida 33701

Dear Mr. Kapusta:

Re: Business & Banking Advisors, 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. 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:bk

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

MAILING ADDRESS: DIVISION OF FINANCIAL INSTITUTIONS
200 EAST GADSDEN STREET, TALLAHASSEE, FLORIDA 32399-0371
(850) 410-9500 • FAX (850) 410-9548

Affirmative Action / Equal Opportunity Employer

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U.S. Department of State, Office of the Secretary

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF
BUSINESS & BANKING ADVISORS, INC.

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this Corporation is Business & Banking Advisors, Inc., and its principal office or mailing address is 8461 125th Ct. N., Seminole, Florida 33776.

ARTICLE 2: DURATION

This Corporation shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: CAPITAL STOCK

This Corporation is authorized to issue 10,000 shares of \$0.01 par value common stock.

ARTICLE 5: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 8461 125th Ct. N., Seminole, Florida 33776, and the name of the initial registered agent is Marcus W. Greene.

ARTICLE 6: INITIAL BOARD OF DIRECTORS

This Corporation initially shall have one director. The number of directors may be either increased or diminished from time to time as provided in the Bylaws but shall never be less than one. The name and address of the initial director of this Corporation is:

NAME _____

ADDRESS

Marcus W. Greene

8461 125th Ct. N., Seminole, Florida 33776

Prepared by:
Robert Kapusta, Jr.
FBN: 441538
Fisher & Sauls, P.A.
100 Second Avenue South
St. Petersburg, Florida 33701
(727) 822-2033

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Having been named to accept service of process for the above-named corporation at a place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office for service of process.

Dated this 15th day of January, 2009

Marquis W. Greene, Registered Agent

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