

**Electronic Articles of Incorporation
For**

P18000011483
FILED
February 05, 2018
Sec. Of State
tscott

MODERN BANK, N.A., INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

MODERN BANK, N.A., INC.

Article II

The principal place of business address:

1001 BRICKELL BAY DRIVE
SUITE 1600
MIAMI, FL. US 33131

The mailing address of the corporation is:

1001 BRICKELL BAY DRIVE
SUITE 1600
MIAMI, FL. US 33131

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

91,951

Article V

The name and Florida street address of the registered agent is:

GISSEL DEGRACIA
1001 BRICKELL BAY DRIVE
SUITE 1600
MIAMI, FL. 33131

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: GISSEL DEGRACIA

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Article VI

The name and address of the incorporator is:

ROSS BAKER
TREET
10019
250 W 55TH S
FLOOR 15
NEW YOR, NY

Electronic Signature of Incorporator: ROSS BAKER

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
MICHAEL TEDESCO
250 W 55TH STREET
NEW YORK, NY. 10019 US

Article VIII

The effective date for this corporation shall be:

02/05/2018

FLORIDA OFFICE OF FINANCIAL REGULATION
www.FLOFR.com

DREW J. BREAKSPEAR
COMMISSIONER

January 30, 2018

Mr. Ross Baker
1001 Brickell Bay Drive
Suite 1600
Miami, Florida 33131

P18000011483

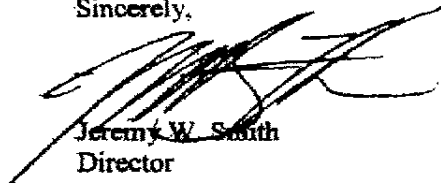
Re: Modern Bank N.A.

Dear Mr. Baker:

Reference is made to your recent letter requesting approval to register the above-referenced fictitious name with the Florida Secretary of State by Modern Bank N.A., which is a national bank located in New York, NY.

Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name. Therefore, this Office will not object to the use of the above referenced name being registered to transact business in the state of Florida. However, this correspondence is not intended to grant the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,


Jeremy W. Smith
Director
Division of Financial Institutions

JWS:trd

cc: Lyn Shoffstall, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State