P96000040645 March 12, 1999

Florida Department of State Division of Corporations

My return address is: 3907 SW Ludlam Rd. Miami, Fl. 33155

Tel. 305-668-5900 Fax. 305-668-5774

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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

March 19, 1999

NELCIDA CHAKOFF 3907 SW LUDLAM RD. MIAMI, FL 33155

SUBJECT: CITIZENS FINANCIAL SERVICES, CORP.

Ref. Number: P96000040645

We have received your document for CITIZENS FINANCIAL SERVICES, CORP. and your check(s) totaling \$43.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The amendment must be signed by an incorporator if adopted by the incorporators or by a director if adopted by the directors.

The date of adoption of each amendment must be included in the document.

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking Director's Office 101 E. Gaines St. Fletcher Bldg., 6th Floor. Tallahassee, FL 32399-0350 (850) 488-1111.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6909.

Velma Shepard Corporate Specialist

Letter Number: 499A00013812



OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE STATE OF FLORIDA TALLAHASSEE 32399-0350

March 9, 1999

Ms. Nelcida Chakoff President Citizen Financial Services, Corp. 3907 S.W. Ludlam Road (67th Avenue) Miami, Florida 33155

Dear Ms. Chakoff:

Re: "The Mortgage Bank, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department 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 Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely.

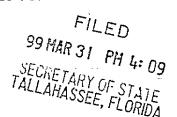
Art Simon - Director
Division of Banking
101 East Gaines Street
Fletcher Building - Sixth Floor
Tallahassee, FL 32399-0350

(850) 410-9111

:kr

cc: Karon Beyer, Chief Bureau of Corporate Records Division of Corporations Secretary of State's Office Acc. 3/3/000

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



CITIZENS FINANCIAL SERVICES, CORP. (present name)

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

ARTICLE I, NAME THE MORTGAGE BANK, INC.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

NA

THIRD: T	Le date of each amendment's adoption:	
FOURTH:	Adoption of Amendment(s) (CHECK ONE)	
	The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.	
0	The amendment(s) was/were approved by the shareholders through voting groups. The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):	
	"The number of votes cast for the amendment(s) was/were sufficient	
	for approval byviing group	-
. 🖸	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.	
×	The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.	
S	igned this // day of March 1999.	
Signature _	(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by	rto
	the shareholders)	
	OR	
	(By a director if adopted by the directors)	
	OR	da accordi
	(By an incorporator if adopted by the incorporators)	
		- ==-
	NEICIDA CHAKOFF Typed or printed name	
	PRESIDENT	