

P96000058506

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((H97000005373 0))

TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4000

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT

PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: ATLANTIC HOME FINANCE, INC.

AUDIT NUMBER.....H97000005373

DOC TYPE.....BASIC AMENDMENT

CERT. OF STATUS..0

PAGES..... 2

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$35.00

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CORRECTION  
4-2-97

SH <sup>4</sup>/<sub>8</sub>  
NC

FILED  
97 APR -8 PM 12:32  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

April 2, 1997

ATLANTIC HOME FINANCE, INC.  
4111 THOMAS STREET  
HOLLYWOOD, FL 33021

SUBJECT: ATLANTIC HOME FINANCE, INC.  
REF: P96000058506

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.

The current name of the entity is as referenced above. Please correct your document accordingly.

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  
Suite 1401, The Capitol  
Tallahassee, FL 32399-0350  
(904) 488-1111.

The document must be signed by the chairman, any vice chairman of the board of directors, its president, or another of its officers.

The name and capacity of the person signing the document must be noted beneath or opposite the signature.

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 (904) 487-6906.

Darlene Connell  
Corporate Specialist

FAX Aud. #: H97000005373  
Letter Number: 197A00016564

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PUBLIC ACCESS SYSTEM  
ELECTRONIC FILING COVER SHEET

((H97000005373 0))

TO: DIVISION OF CORPORATIONS FAX #: (904) 922-4000  
FROM: EMPIRE CORPORATE KIT COMPANY ACCT#: 072450003255  
CONTACT: RAY STORMONT  
PHONE: (305) 541-3694 FAX #: (305) 541-3770  
NAME: ATLANTIC HOME FINANCE, INC.  
AUDIT NUMBER.....H97000005373  
DOC TYPE.....BASIC AMENDMENT  
CERT. OF STATUS..0 PAGES..... 2  
CERT. COPIES.....0 DEL.METHOD.. FAX  
EST.CHARGE.. \$35.00

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX  
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RECEIVED  
97 APR -2 AM 8:07  
DIVISION OF CORPORATIONS



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

April 3, 1997

ATLANTIC HOME FINANCE, INC.  
4111 THOMAS STREET  
HOLLYWOOD, FL 33021

SUBJECT: ATLANTIC HOME FINANCE, INC.  
REF: P96000058506

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.

The current name of the entity is as referenced above. Please correct your document accordingly.

Please print the capacity of the person signing the amendment under their signature.

The document must be signed by the chairman, any vice chairman of the board of directors, its president, or another of its officers.

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 (904) 487-6908.

Steven Harris  
Corporate Specialist

FAX Aud. #: H97000005373  
Letter Number: 197A00016744

4:08 PM

PUBLIC ACCESS SYSTEM  
ELECTRONIC FILING COVER SHEET

((H97000005373 0)))

O: DIVISION OF CORPORATIONS

FAX #: (904)922-4000

FROM: EMPIRE CORPORATE KIT COMPANY  
CONTACT: RAY STORMONT  
PHONE: (305)541-3694

ACCT#: 072450003255

FAX #: (305)541-3770

NAME: ATLANTIC HOME FINANCE, INC.

AUDIT NUMBER.....H97000005373

DOC TYPE.....BASIC AMENDMENT

CERT. OF STATUS..0

PAGES..... 2

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$35.00

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CORRECTION  
4-2-97

RECEIVED  
97 APR -3 AM 8:02  
DIVISION OF CORPORATIONS



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham  
Secretary of State

April 7, 1997

ATLANTIC HOME FINANCE, INC.  
4111 THOMAS STREET  
HOLLYWOOD, FL 33021

SUBJECT: ATLANTIC HOME FINANCE, INC.  
REF: P96000058506

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.

The current name of the entity is as referenced above. Please correct your document accordingly.

The name is spelled incorrectly in the heading. It reads "Financing" instead of "Finance".

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 (904) 487-6908.

Steven Harris  
Corporate Specialist

FAX Aud. #: H97000005373  
Letter Number: 297A00017348

RECEIVED  
APR 8 1997  
CORPORATE K11



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

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

March 24, 1997

Mr. Ainsley Smith  
20220 NW 3rd Avenue  
Miami, FL 33169

Dear Mr. Smith:

Re: "1st Security Mortgage Banc, Inc."

On February 21, 1997, the Division of Banking received your request for clearance to use the above-mentioned corporate name. This request was noticed in the Florida Administrative Weekly beginning February 28, 1997, for 21 days until March 21, 1997 for public comment.

Section 655.922(2)(a), Florida Statutes, states in pertinent part as follows:

(2)(a) No person other than a financial institution shall, in this state:

(a) Transact business under any name or title that contains the words "bank," "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;

(b) Use any name, word, sign, symbol, or device in any context or in any manner; or

(c) Circulate or use any letterhead, billhead, circular paper, or writing of any kind or otherwise advertise or represent in any manner, which indicates or reasonably implies that the business being conducted or advertised is the kind or character of business transacted or conducted by a financial institution or which is likely to lead any person to believe that such business is that of a financial institution; however, the words "bank," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or the plural of any thereof, may be

March 24, 1997

Page Two

used by, and in the corporate or other name or title of, any company which is or becomes a financial institution holding company pursuant to federal law; any subsidiary of any such financial institution holding company which includes as a part of its name or title all or any part, or abbreviations, of the name or title of the financial institution holding company of which it is a subsidiary; any trade organization or association, whether or not incorporated, functioning for the purpose of promoting the interests of financial institutions or financial institution holding companies, the active members of which are financial institutions or financial institution holding companies; and any international development bank chartered pursuant to part II of chapter 663.

It is the opinion of this Department that your corporate name is definitive enough to differentiate the business being conducted from that of a financial institution, trust company or holding company. Therefore, the Department is able to grant your request for approval of the corporate name "1st Security Mortgage Banc, Inc."

Sincerely,



Wm. Douglas Johnson  
Assistant Director  
Division of Banking  
101 East Gaines Street  
The Fletcher Bldg. - 6th Floor  
Tallahassee, FL 32399-0360  
(904) 488-1111

:kr

cc: Ms. Karon Beyer, Chief  
Bureau of Corporate Records  
Division of Corporations  
Secretary of State's Office



197000005373

(9)

## CERTIFICATE OF AMENDMENT

OF

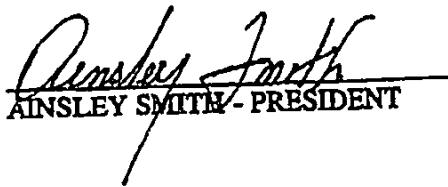
ATLANTIC HOME FINANCE, INC

The shareholders of ATLANTIC HOME FINANCE, INC have unanimously approved the following amendments to the Articles of Incorporation adopted as of April 1, 1997.

ARTICLE I - NAME OF CORPORATION

The name of the corporation shall be amended as follows: 1<sup>ST</sup> SECURITY MORTGAGE BANC, INC.

IN WITNESS WHEREOF, the undersigned has set his signature and seal as a subscriber and has acknowledged and filed in the office of the Department of State of Florida, this Certificate of Amendment to the Certificate of Incorporation of ATLANTIC HOME FINANCE, INC. this 1<sup>ST</sup> day of April, 1997.

  
AINSLEY SMITH - PRESIDENT

FILED  
97 APR - 8 PM 12:32  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Prepared by:  
Charles S. Serfary, Esq.  
4330 Sheridan Street  
Suite 202-B  
Hollywood, Florida 33021  
(954) 894-9449

FBN: 821 837

H97000005373