

**P 97000019243**

*Steel Hector*  
 Requestor's Name  
 215 S. Monroe St. Suite 601  
 Address  
 Tall. FL 01 222-2300  
 City/State/Zip Phone #

FILED  
 SECRETARY OF STATE  
 DIVISION OF CORPORATIONS  
 97 MAR -3 AM 11:31

Office Use Only

**CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):**

1. *Banks Repos', Inc.*  
 (Corporation Name) (Document #)
2. \_\_\_\_\_  
 (Corporation Name) (Document #)
3. \_\_\_\_\_  
 (Corporation Name) (Document #)
4. \_\_\_\_\_  
 (Corporation Name) (Document #)

- Walk in    
  Pick up time 2:00    
  Certified Copy  
 Mail out    
 Will wait    
 Photocopy    
 Certificate of Status

NEW FILINGS	
<input checked="" type="checkbox"/>	Profit
	NonProfit
	Limited Liability
	Domestication
	Other

AMENDMENTS	
	Amendment
	Resignation of R.A., Officer/ Director
	Change of Registered Agent
	Dissolution/Withdrawal
	Merger

800002095018--6  
 -02/24/97--01007--021  
 \*\*\*\*\*70.00 \*\*\*\*\*70.00

OTHER FILINGS	
	Annual Report
	Fictitious Name
	Name Reservation

REGISTRATION/ QUALIFICATION	
	Foreign
	Limited Partnership
	Reinstatement
	Trademark
	Other

*789,511,671*  
*W97-4379*

Examiner's Initials



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

February 24, 1997

STEEL, HECTOR  
215 S. MONROE STREET  
SUITE 601  
TALLAHASSEE, FL 32301

SUBJECT: BANK REPOS' INC.  
Ref. Number: W97000004379

We have received your document for BANK REPOS' INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

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.

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) 487-6972.

Doris Brown  
Document Specialist

Letter Number: 097A00009587



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

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

February 26, 1997

Kim A. Prine  
Steel, Hector & Davis  
1900 Phillips Point West  
777 South Flagler Drive  
West Palm Beach, FL 33401-6198

Dear Ms. Prine:

Re: "Bank Repos' Inc."

Reference is made to your letter/fax dated February 25, requesting approval of the above-referenced corporate name which will be a subsidiary of First Bank of Florida, a federally-chartered savings and loan association, located in West Palm Beach.

As Section 655.922(2)(a), Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition against using the word "bank", "banker", "banking", "trust company", "savings and loan association", "savings bank", or "credit union" in its corporate name, the Division of Banking will not object to the above-subject corporate name being registered to transact business in the State of Florida.

Sincerely,

Wm. Douglas Johnson  
Assistant Director  
Division of Banking  
101 E. Gaines Street  
The Fletcher Building  
Tallahassee, FL 32399-0350  
(904) 488-1111  
Fax #: (904) 921-2365

:kr

cc: Karon Beyer, Chief  
Bureau of Corporate Records  
Secretary of State's Office

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SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
97 MAR -3 AM 11:32

**ARTICLES OF INCORPORATION  
OF  
BANK REPOS' INC.**

1. The name of the corporation is Bank Repos' Inc. (the "Corporation").
2. The street address and the mailing address of the initial principal office of the Corporation is:

c/o John C. Trammel  
450 South Australian Avenue  
West Palm Beach, FL 33401

3. The Corporation shall have the authority to issue 1,000 shares of common stock, par value \$.01 per share.

4. The name and street address of the registered office and registered agent of the Corporation is:

John C. Trammel  
450 South Australian Avenue  
West Palm Beach, FL 33401

5. The name and address of the incorporator is:

Kim A. Prine  
Steel Hector & Davis LLP  
1900 Phillips Point West  
777 South Flagler Drive  
West Palm Beach, FL 33401-6198

6. The name and address of the initial directors of the Corporation are:

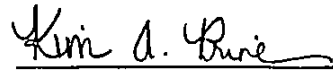
Stanley Pyatt  
450 South Australian Avenue  
West Palm Beach, FL 33401

William Locke  
450 South Australian Avenue  
West Palm Beach, FL 33401

John C. Trammel  
450 South Australian Avenue  
West Palm Beach, FL 33401

Gary Albert  
450 South Australian Avenue  
West Palm Beach, FL 33401

Dated: February 20, 1997



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Kim A. Prine, Incorporator

**REGISTERED AGENT'S ACCEPTANCE OF APPOINTMENT**

I agree to act as registered agent to accept service of process for Bank Repos' Inc. at the place designated in the Articles of Incorporation. I agree to comply with all statutes relating to the proper and complete performance of my duties. I am familiar with and accept the obligations of this position.

Date: February 20, 1997

  
John C. Trammel

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