

TRANSMITTAL LETTER

P970002436

Department of State
Division of Corporations
P. O. Box 627
Tallahassee, FL 32314

SUBJECT:

Grand Banks Financial, Inc.

(Proposed corporate name - must include suffix)

700002094887--6
-02/24/97--01003--002
*****131.25 *****131.25

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee
& Certificate

☐ \$122.50
Filing Fee
& Certified Copy

☒ \$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM:

Laura J. Palmer

Name (Printed or typed)

200 Biscayne Blvd. Way #11F

Address

Miami, FL 33131

City, State & Zip

(305) 374-2229

Daytime Telephone number

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

97 MAR 18 PM 3:22

FILED

4497-4519
597A 9912
3/10

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

February 25, 1997

LAURA J PALMER
200 BISCAYNE BLVD. WAY
#11F
MIAMI, FL 33131

SUBJECT: GRAND BANKS FINANCIAL, INC.
Ref. Number: W97000004517

We have received your document for GRAND BANKS FINANCIAL, INC. and check(s) totaling \$131.25. However, the enclosed document has not been filed and is being returned to you for the following reason(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.

If you have any questions concerning the filing of your document, please call (904) 487-6934.

Loria Poole
Corporate Specialist

Letter Number: 597A00009912

Laura J. Palmer
200 Biscayne Blvd. Way
Suite 11F
Miami, FL 33131
Ph (305) 374-2229
Fax (305) 371-4345

March 17, 1997

Ms. Loria Poole
Corporate Specialist
FLORIDA DEPARTMENT OF STATE
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

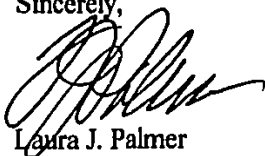
RE: Grand Banks Financial, Inc.
Ref. Number: W97000004517

Dear Ms. Poole,

Per our conversation of 3/14/97 I have enclosed a copy of the letter of approval of the above referenced name from the Division of Banking Directors Office, and am returning the original and two (2) copies of the Articles of Incorporation that you had returned to me.

As you mentioned, my check was validated, and your department is in receipt of all the necessary fees, \$131.25 total. Thank you for your prompt attention.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Laura J. Palmer', is written over the typed name.

Laura J. Palmer



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

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

March 17, 1997

Ms. Laura J. Palmer
200 Biscayne Boulevard Way
Suite 11F
Miami, Florida 33131

Dear Ms. Palmer:

Re: "Grand Banks Financial, 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 your 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,

A handwritten signature in black ink, appearing to read "Wm. Douglas Johnson", is written over the word "Sincerely,".

Wm. Douglas Johnson
Assistant Director
Division of Banking
101 East Gaines Street
The Fletcher Building - Sixth Floor
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

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

ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Grand Banko Financial, Inc

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

*200 Biscayne Boulevard Way
Suite 11F
Miami, FL 33131*

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1 million

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

*Laura J. Palmer
200 Biscayne Blvd. Way
Suite 11F
Miami, FL 33131*

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE V INCORPORATOR(S)

See Instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Laura J. Palmer (President and C.E.O.)
200 Biscayne Blvd. Way
Suite 11F
Miami, FL 33131

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

20 day of February, 19 95.

(An additional article must be added if an effective date is requested.)



Signature

Signature

Signature

Notarization is not required

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: Grand Banks Financial, Inc
2. The name and address of the registered agent and office is:

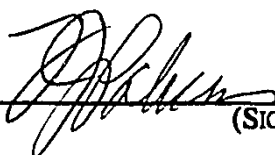
Laura J. Palmer
(NAME)

200 Biscayne Boulevard Way, Suite 1100
(P.O. Box or Mail Drop Box **NOT** ACCEPTABLE)

Miami, FL 33131
(CITY/STATE/ZIP)

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


(SIGNATURE)

Feb 20, 1997
(DATE)