



**State of Rhode Island
Office of the Secretary of State**

Fee: \$50.00

Division Of Business Services
148 W. River Street
Providence RI 02904-2615
(401) 222-3040

Foreign Corporation

Fictitious Business Name Statement

(Section 7-1.2-402 of the General Laws of Rhode Island, 1956, as amended)

SECTION I

The legal name of the applicant business corporation is: Luminate Home Loans, Inc.

SECTION II

The fictitious business name to be used is: Refined Lending

SECTION III

The state or territory under the laws of which it is incorporated is
State: MN Country: USA

SECTION IV

The date of incorporation is 12/09/2021

SECTION V

The address of its registered office within Rhode Island is:

No. and Street: 222 JEFFERSON BOULEVARD, SUITE 200

City or Town: WARWICK

State: RI Zip: 02888

Name: CORPORATION SERVICE COMPANY

SECTION VI

The business in which it is engaged
RESIDENTIAL MORTGAGE LENDING

SECTION VII

Applicant is otherwise authorized to do business in the state of Rhode Island.

Signed this 14 Day of April, 2023 at 8:58:33 AM. *This electronic signature of the individual or individuals signing this instrument constitutes the affirmation or acknowledgement of the signatory, under penalties of perjury, that this instrument is that individual's act and deed or the act and deed of the corporation, and that the facts stated herein are true, as of the date of the electronic filing, in*

compliance with R.I. Gen. Laws § 7-1.2.

Luminate Home Loans, Inc.

Name of Applicant Corporation

TARYN REUTER

Signature of Authorized Officer

Form No. 624
Revised 09/07

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State of Rhode Island

Department of State | Office of the Secretary of State

Gregg M. Amore, *Secretary of State*

I, GREGG M. AMORE, Secretary of State of the State of Rhode Island,
hereby certify that this document, duly executed in accordance with the provisions
of Title 7 of the General Laws of Rhode Island, as amended, has been filed in this

office on this day:

April 14, 2023 08:57 AM

A handwritten signature in black ink, reading "Gregg M. Amore". The signature is fluid and cursive, with the first letters of each name being capitalized and prominent.

Gregg M. Amore
Secretary of State

