



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

Fee: \$310.00

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

**Foreign Corporation
Application for Certificate of Authority**

(Section 7-1.2-1405 of the General Laws of Rhode Island, 1956, as amended)

SECTION I

The name of the corporation is University Bank

SECTION II

It is incorporated under the laws of State: MI Country: USA

This Application for Certificate of Authority shall be effective upon filing unless a specified date is provided which shall be no later than the 90th day after the date of this filing

SECTION III

The name, if different, which it elects to use in Rhode Island:

(a) *If the name of the corporation does not contain the word "corporation", "company", "incorporated", or "limited", or an abbreviation thereof, add one of these corporate endings for use in Rhode Island OR*

(b) *if the corporation proposes to qualify and transact business under a different name, list that name:*

Note: If option (b) is elected, a Fictitious Business Name Statement (FORM 624A) is required to be filed with this application

SECTION IV

The date of its incorporation is 5/8/1908

and the period of its duration is Perpetual

SECTION V

The location of its principal office is

No. and Street: 2015 WASHTENAW AVE.

City or Town: ANN ARBOR

State: MI

Zip: 48104

Country: USA

SECTION VI

The address of its proposed registered office in Rhode Island is

No. and Street: 222 JEFFERSON BLVD

SUITE 200

City or Town: WARWICK

State: RI

Zip: 02888

and the name of its proposed registered agent in Rhode Island at that address is CORPORATION SERVICE COMPANY

SECTION VII

The purpose or purposes which it proposes to pursue in the transaction of business in Rhode Island are:

UNIVERSITY BANK WILL BE ENGAGING IN ALL ASPECTS OF MORTGAGE LENDING AND SERVICING OF ALL TYPES.

SECTION VIII

(a) The names and respective addresses of its directors (optional unless directors are required under the laws of the state or country of which it is incorporated).

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
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PRESIDENT	STEPHEN LANGE RANZINI	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
TREASURER	DENNIS AGRESTA	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
SECRETARY	KEVIN P. CORBIN	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
VICE PRESIDENT	RORY BALLARD	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	WILLIE POWELL	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	RONALD REED	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	ALMA SMITH	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	JOHN J.H. SCHWARZ M.D.	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	STEPHEN LANGE RANZINI	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	GERHARD NAUDE	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	ARMANDO CAVAZOS	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	LARRY NICHOLS	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA

(b) The names and respective addresses of its principal officers (mandatory if directors are not required under the laws of the state or country of which it is incorporated).

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
PRESIDENT	STEPHEN LANGE RANZINI	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
TREASURER	DENNIS AGRESTA	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
SECRETARY	KEVIN P. CORBIN	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
VICE PRESIDENT	RORY BALLARD	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	WILLIE POWELL	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	RONALD REED	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	ALMA SMITH	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	JOHN J.H. SCHWARZ M.D.	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	STEPHEN LANGE RANZINI	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	GERHARD NAUDE	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	ARMANDO CAVAZOS	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA
DIRECTOR	LARRY NICHOLS	2015 WASHTENAW AVE ANN ARBOR, MI 48104 USA

SECTION IX

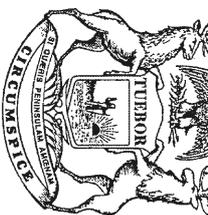
The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

Class of Stock	Series of Stock	Par Value Per Share	Total Authorized Shares <i>Num of Shares</i>	
CNP			\$0.0000	20,000.00

Signed this 15 Day of September, 2023 at 9:25:17 AM by the officers(s). *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.*

By STEPHEN LANGE RANZINI
Signature of Authorized Officer of the Corporation

Form No. 150
Revised 09/07



I, Aaron E. Luetzow, Deputy Director, do hereby certify the records of this office reflect

University Bank

Charter No. 399

is a Michigan banking corporation headquartered in the City of Ann Arbor, County of Washtenaw, State of Michigan, United States of America, and is duly authorized to transact business under its charter, pursuant to the provisions of applicable statutes of this State.

SIGNED AND SEALED this 14th day of
July 2023, at Lansing, Michigan.



A handwritten signature in black ink, appearing to read "Aaron E. Luetzow", written over a horizontal line.

Aaron E. Luetzow
DIFS Deputy Director
Director, Office of Banking



State of Rhode Island
DEPARTMENT OF BUSINESS REGULATION
1511 Pontiac Avenue, Bldg. 68-1
Cranston, Rhode Island 02920

Division of Banking

August 8, 2023

Dyann N. Osowski
Compliance Licensing Manager
University Bank
29777 Telegraph Rd., Ste 3500
Southfield, MI 48034
T (743)741-5858
Dosowski@university-bank.com

Re: University Bank dba University Lending Group, a Non-Rhode Island Chartered Bank or Credit Union License Exemption Notice & Approval to Use the Word “Bank” in Corporate Name

Dear Ms. Osowski:

The Division of Banking (“Division”) acknowledges receipt on August 7, 2023 of your Non-Rhode Island Chartered Bank or Credit Union Lender and Loan Broker License Exemption Notice (“Notice”). In addition to filing the Notice, University Bank dba University Lending Group, an FDIC insured Michigan-chartered bank regulated by the State of Michigan Department of Insurance and Financial Services (DIFS), is seeking the ability to use the word “Bank” when transacting Rhode Island lending activity.

R. I. Gen. Laws § 19-4-17 expressly permits a bank organized under the laws of a state other than Rhode Island to use the word “Bank”.

(a) No person, except regulated institutions, including any bank or trust company that has established a trust branch office in this state pursuant to the provisions of § 19-3.1-6(b), or banks or credit unions organized under the laws of the United States or of any other state within the United States shall use any sign at the place where its business is transacted, having on it any name containing the word or words "bank", "savings bank", "loan and investment bank", "trust company", "credit union", or other word or words, indicating, in the opinion of the director or the director's designee, that the place or office is the place or office of a regulated institution or bank or credit union duly organized under the laws of the United States or of any other state within the

United States. The secretary of state shall not accept for filing any articles of association or incorporation, or amendment thereof, containing the word or words without the approval of the director or the director's designee.

(b) No person, except regulated institutions, including any bank or trust company that has established a trust branch office in this state pursuant to the provisions of § 19-3.1-6(b), or other banks or credit unions duly organized under the laws of the United States or of any other state within the United States, shall use or circulate any written or printed or partly written and partly printed paper whatsoever, having on it any name or other word or words indicating that its business is the business of a regulated institution or other bank or credit union duly organized under the laws of the United States or of any other state within the United States.

The Division has deemed the Notice filing complete and therefore has no objection to the use by University Bank dba University Lending Group of the word “Bank” in its corporate name.

Please contact the undersigned at either (401) 462-9681 or at Michael.goulet@dbr.ri.gov with any questions you may have regarding this matter.

Very truly yours,

Michael Goulet

Michael Goulet
Senior Bank Examiner



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:

September 15, 2023 09:23 AM

A handwritten signature in black ink that reads "Gregg M. Amore".

Gregg M. Amore
Secretary of State

