



T0314107114



Corporations Division
P.O. Box 778, Jefferson City, MO 65102

James C. Kirkpatrick State Information Center
600 W. Main Street, Rm 322, Jefferson City, MO 65101

File Number: 200314312107
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Matt Blunt
Secretary of State
MATT BLUNT, Secretary of State

Application for Certificate of Authority For a Foreign For-Profit Corporation

(Submit in duplicate with filing fee of \$155.00)

- The corporation's name is Regions Bank
and it is organized and existing under the laws of Alabama
- The name it will use in Missouri is Regions Bank, Inc.
- The date of its incorporation was 04/02/1957, and the period of its duration is Perpetual
month/day/year
- The address of its principal place of business 417 N. 20th Street, Birmingham, AL 35203
Address City/State/Zip
- The name and address of its registered agent and office in the State of Missouri is
C T Corporation System, 120 South Central Avenue, Clayton, MO 63105
Name Address City/State/Zip
- The specific purpose(s) of its business in Missouri are:
Residential mortgage lending, servicing and purchasing residential mortgage loans. Notwithstanding the foregoing, the purpose of the corporation is to engage in any lawful act or activity for which corporations may be organized to do business under the laws of the state of Missouri.
- The name of its officers and directors and their business addresses are as follows:
(Officers) Name Address City/State/Zip
President Carl E. Jones, Jr., 417 N. 20th Street, Birmingham, AL 35203
Vice President D. Bryan Jordan (Executive Vice President), 417 N. 20th Street, Birmingham, AL 35203
Secretary Samuel E. Upchurch, Jr., 417 N. 20th Street, Birmingham, AL 35203
Treasurer D. Bryan Jordan (Chief Financial Officer), 417 N. 20th Street, Birmingham, AL 35203
SEE ATTACHMENT
(Board of Directors)
Director Carl E. Jones, Jr., 417 N. 20th Street, Birmingham, AL 35203
Director Samuel E. Upchurch, Jr., 417 N. 20th Street, Birmingham, AL 35203
Director Robert E. Goethe, 417 N. 20th Street, Birmingham, AL 35203
- The effective date of this document is the date it is filed by the Secretary of State of Missouri, unless you indicate a future date, as follows:
Upon qualification
(Date may not be more than 90 days after the filing date in this office)

In affirmation thereof, the facts stated above are true.

D. Bryan Jordan D. Bryan Jordan CFD + EVP 4-3-03
(Must be an Officer or Chairman listed in #7, above) (Printed Name) (Title) (Date)

Note: You must submit current original certificate of good standing or certificate of existence with this application. This may be obtained from your Secretary of State or other authority that issues corporate charters.



Bob Holden
Governor

DIVISION OF FINANCE

Joseph L. Driskill
Director

301 West High Street
P.O. Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
(573) 751-9192 FAX
www.missouri-finance.org

D. Eric McClure
Commissioner

May 14, 2003

Ms. Tammy C. Arrico
Paralegal/Project Coordinator
McGlinchey, Stafford, PLLC
643 Magazine Street
New Orleans, LA 70130-3477

Dear Ms. Arrico:

We have received your letter requesting confirmation that Regions Bank is exempt from Missouri's Residential Mortgage Brokers License Act. Regions Bank is an Alabama state chartered bank that is regulated by both Alabama and the FDIC.

As Section 443.803.1(8) RSMo includes banks as "exempt entities," it is concluded that Regions Bank is exempt from licensing under the Residential Mortgage Brokers License Act.

You further requested our position regarding the use of the word "bank" in your name. As Regions Bank is in fact a state chartered bank, the Division has no objection under Section 362.421, RSMo to your use of this word in your name or in your marketing.

If you have any questions regarding this matter, please do not hesitate to contact me at (573) 751-4297.

Sincerely,

A handwritten signature in black ink, appearing to read "Keith A. Thornburg", written over a horizontal line.

Keith A. Thornburg
Chief Counsel

KAT:pn



Nancy L. Worley
Secretary of State

P.O. Box 5616
Montgomery, AL 36103-5616

STATE OF ALABAMA

I, Nancy L. Worley, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

the domestic corporation records on file in this office disclose that Regions Bank incorporated in Jefferson County, Birmingham, Alabama on April 2, 1957. I further certify that the records do not disclose that said Regions Bank has been dissolved. _____



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

April 4, 2003

Date

Nancy L. Worley
Nancy L. Worley

Secretary of State

State of Missouri



Matt Blunt
Secretary of State

CERTIFICATE OF AUTHORITY

WHEREAS,

Regions Bank
F00522891

using in Missouri the name

Regions Bank Inc.

has complied with the General and Business Corporation Law which governs Foreign Corporations; by filing in the office of the Secretary of State of Missouri authenticated evidence of its incorporation and good standing under the Laws of the State of Alabama

NOW, THEREFORE, I, MATT BLUNT, Secretary of State of the State of Missouri, do hereby certify that said corporation is from this date duly authorized to transact business in this State, and is entitled to all rights and privileges granted to Foreign Corporations under the General and Business Corporation Law of Missouri.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 15th day of May, 2003.

Matt Blunt

Secretary of State

