

F950000002896

Document Number Only

DIVISION OF CORPORATION

CT CORPORATION SYSTEM

Requestor's Name

660 EAST JEFFERSON STREET

Address

TALLAHASSEE FL 32301 222-1092

City

State

Zip

Phone

CORPORATION(S) NAME

400001514074  
-06/15/85--01061--013  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

MSK Financial Services, Inc.

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

95 JUN 15 PM 12:32

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☐ Limited Liability Company

☒ Foreign

☐ Limited Partnership

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W.P. Verifier

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CR2E031 (1-89)

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION  
TRANSACT BUSINESS IN FLORIDA**

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS  
SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE  
STATE OF FLORIDA:

1. MSK Financial Services, Inc.

(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION", or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. California

(State or country under the law of which it is incorporated)

3. 33-0426859

(FEI number, if applicable)

4. April 26, 1990

(Date of incorporation)

5. Perpetual

(Duration: Year corp. will cease to exist or "perpetual")

6. Upon Qualification

(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.156, F.S.))

7. 10968 Via Frontera, San Diego, California 92127

(Current mailing address)

8. Wholesale Mortgage Banking

(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent:

Name: C T Corporation System

Office Address: c/o C T Corporation System, 1200 South Pine Island Road

Plantation, Florida, 33324

(Zip Code)

10. Registered agent acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application. 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent.

C T Corporation System

[Signature]  
(Registered agent's signature) (Officer)

D. F. Hickey, Assistant Secretary

(Type Name and Title of Officer)

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TALLAHASSEE, FLORIDA

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors:

**A. DIRECTORS**

Chairman: See attached list of directors

Address: \_\_\_\_\_

\_\_\_\_\_

Vice Chairman: See attached list of directors

Address: \_\_\_\_\_

\_\_\_\_\_

Director: See attached list of directors

Address: \_\_\_\_\_

\_\_\_\_\_

Director: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

**B. OFFICERS**

President: See attached list of officers

Address: \_\_\_\_\_

\_\_\_\_\_

Vice President: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Secretary: \_\_\_\_\_

Address: \_\_\_\_\_


\_\_\_\_\_

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TALLAHASSEE, FLORIDA

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_

NOTE: If necessary, you may attach an addendum to the application listing additional officers  
or directors.

13.   
(signature of Chairman, Vice Chairman, or any officer listed in number 12 of the  
application)

14. Jim Konrath, President  
(Typed or printed name and capacity of person signing application)

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TALLAHASSEE, FLORIDA

**MSK FINANCIAL SERVICES  
OFFICER & DIRECTOR LIST**

**President:**

James A. Konrath  
Residence Address: 10354 Solera Way, Poway, CA 92064  
Residence Phone Number: (619) 485-0516  
Business Address: 10968 Via Frontera, San Diego, CA 92127  
Business Phone Number: (619) 451-7044  
Date Took Office: September 1990

**Secretary & Treasurer: Ray W. McKewon**

Residence Address: 3531 Millikin Ave., San Diego, CA 92122  
Residence Phone Number: (619) 457-3902  
Business Address: 10968 Via Frontera, San Diego 92127  
Business Phone Number: (619) 451-7044  
Date Took Office: September 1990

**Director:**

Robert Hoff  
Residence Address: 15 Bruffviel, Irvine, CA  
Residence Phone Number: (714) 854-3774  
Business Address: 18552 Maurtha Drive, #400, Irvine, CA 92715  
Business Phone Number: (714) 852-1611  
Date Took Office: March 1995

**Director:**

James Gauer  
Residence Address: 1242 McClellan, #205, Los Angeles, CA 90025  
Residence Phone Number: (310) 820-7041  
Business Address: 12011 San Vicente, Los Angeles, CA 90025  
Business Phone Number: (310) 476-3000  
Date Took Office: March 1995

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

# State of California

SECRETARY OF STATE

## CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, **BILL JONES**, Secretary of State of the State of California, hereby certify:

That on the 14th day of May, 19 90,

MSK FINANCIAL SERVICES, INC.

became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.

IN WITNESS WHEREOF, I execute this  
certificate and affix the Great Seal  
of the State of California this  
13th day of June, 1995.

*Bill Jones*  
BILL JONES  
Secretary of State

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JUN 15 PM 12:33  
SECRETARY OF STATE  
SACRAMENTO, CALIFORNIA



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95 DEC 12 PM 12:18

DIVISION OF CORPORATION

C T CORPORATION SYSTEM

Requestor's Name

660 East Jefferson Street

Address

Tallahassee, Florida 32301

City

State

Zip

Phone

904-222-1092

CORPORATION(S) NAME

4000001660074  
-12/12/95--01003--012  
\*\*\*\*\*35.00 \*\*\*\*\*35.00

4000001660074  
-12/12/95--01003--013  
\*\*\*\*\*8.75 \*\*\*\*\*8.75

MSK Financial Services, Inc.

Changed Name to:

Accredited Home Lenders, Inc.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

☐ Profit

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Availability
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Updater
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12/12/95

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N. HENDRICKS DEC 12 1995

CR2E031 (1-89)

**APPLICATION BY FOREIGN CORPORATION TO FILE AMENDMENT TO  
APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN  
FLORIDA**

95 DEC 12 PM 2:14

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**SECTION I (1-3 must be completed)**

1. MSK Financial Services, Inc.  
Name of corporation as it appears within the records of the Department of State.
2. Incorporated under laws of: California
3. Date authorized to do business in Florida: June 15, 1995

**SECTION II (4-7 complete only the applicable changes)**

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation?

October 24, 1995

5. Name of corporation after the amendment, adding suffix "corporation," "company," "incorporated," or appropriate abbreviation, if not contained in new name of the corporation:

Accredited Home Lenders, Inc.

6. If the amendment changes the period of duration, indicate new period of duration.

7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.



Signature  
Name and Title  
James A. Konrath, President

12-7-85

Date





# State of California

SECRETARY OF STATE'S OFFICE

*I, BILL JONES, Secretary of State of the State of California, hereby certify:*

*That on the* 24th *day of* October *, 19* 95 *,*

*there was filed in this office a(n)* Certificate of Amendment

*whereby Article* I *of the Articles of Incorporation of*  
MSK FINANCIAL SERVICES, INC.

*a California corporation, was amended to set forth a change of corporate name to*  
ACCREDITED HOME LENDERS, INC.

*IN WITNESS WHEREOF, I execute  
this certificate and affix the Great  
Seal of the State of California this  
8th day of December, 1995.*

*Bill Jones*  
Secretary of State

