



0005375142



STATE OF IDAHO
Office of the secretary of state, Phil McGrane
FOREIGN REGISTRATION STATEMENT (BUSINESS CORPORATION)

Idaho Secretary of State
PO Box 83720
Boise, ID 83720-0080
(208) 334-2301
Filing Fee: \$100.00

For Office Use Only

-FILED-

File #: 0005375142

Date Filed: 9/12/2023 12:23:18 PM

Filing Fee Selected Service Type: Standard (filing fee \$100)		
1. The name this business corporation will use in Idaho is: Type of Corporation Foreign Bank Entity name University Bank The name of the business corporation in its home jurisdiction as shown on the attached certificate of existence/good standing: University Bank Upload or Mail a one page PDF of a Certificate of Existence/Good Standing from the home jurisdiction dated within 90 days of today.		
Profession Regulated Word Upload		
2. Home Jurisdiction The jurisdiction of formation is: MICHIGAN		
3. The street address of its domestic principal office (if required by the laws of the jurisdiction of formation) is: Street Address STEPHEN LANGE RANINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104		
4. The mailing address of its domestic principal office (if required by the laws of the jurisdiction of formation) is: Mailing Address STEPHEN LANGE RANINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104		
5. The complete street address of the principal office is: Principal Office Address STEPHEN LANGE RANINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104		
6. The mailing address of the principal office is: Mailing Address STEPHEN LANGE RANINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104		
7. Registered Agent Name and Address Registered Agent CORPORATION SERVICE COMPANY Commercial Registered Agent Physical Address 1305 12TH AVE RD NAMPA, ID 83686 Mailing Address 1305 12TH AVE RD NAMPA, ID 83686		
<input checked="" type="checkbox"/> I affirm that the registered agent appointed has consented to serve as registered agent for this entity.		
8. Governors		
Name	Title	Address

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Stephen Lange Ranzini	President	STEPHEN LANGE RANINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104
Kevin Corbin	Secretary	STEPHEN LANGE RANZINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104
Michael Yeager	Chief Financial Officer	STEPHEN LANGE RANZINI 2015 WASHTENAW AVE. ANN ARBOR, MI 48104

Signature of individual authorized by the entity to sign:

Michael M. Yeager

09/12/2023

Sign Here

Date

Job Title: Chief Financial Officer



BRAD LITTLE
Governor

PATRICIA R. PERKINS
Director

September 11, 2023

Dyann N. Osowski
Compliance Licensing Manager
University Bank

Transmitted via email to: dosowski@university-bank.com

RE: Use of the Word "Bank" in Company Name in Idaho

Dear Ms. Osowski:

The Idaho Department of Finance (Department) received your email, with an attached letter, requesting approval from the Department for University Bank to register its name with the Idaho Secretary of State. You explained that University Bank is a Michigan state-chartered bank headquartered in Ann Arbor, Michigan. You also state University Bank intends to engage in retail and wholesale mortgage lending in Idaho, including first-lien forward mortgages, reverse mortgages, and open-end home equity lines of credit. University Bank does not currently intend to open a loan production office in Idaho at this time but will instead accept mortgage loan applications at other University Bank loan production offices or through your website. If at a later date, you would like to open a loan production office in Idaho, please see Idaho Code § 26-302 for the requirements.

Idaho Code § 26-1202 of the Idaho Bank Act provides that "no person may advertise or transact business in this state under a name or title that contains the word 'bank,' 'banker,' 'bancorp,' 'savings bank,' 'trust company,' or a word or words of similar import unless the person has been granted a charter to engage in banking or trust business in this state by the director, or unless the director has granted the person a waiver from this prohibition as set forth in this section."

Idaho Code § 26-1202(2) states that the "prohibition shall not apply to a national bank, federal thrift or federal savings bank, bank holding company, or a state-chartered bank or trust company located in another state that has obtained all approvals that may be required under the law as a prerequisite to doing business in this state."

Idaho Code § 26-31-202(6) gives an exemption of the provisions of the Idaho Residential Mortgage Practices Act to "any person licensed or chartered under the laws of any state or of the United States as a bank, savings and loan association, credit union, or industrial loan company."

FINANCIAL INSTITUTIONS BUREAU

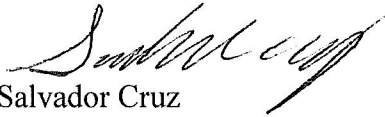
Bureau Chief – Salvador Cruz
11341 W. Chinden Blvd., Ste. A300, Boise, ID 83714
Mail To: P.O. Box 83720, Boise ID 83720-0031
Phone: (208) 332-8031 Fax: (208) 332-8099
<http://finance.idaho.gov>

Dyann N. Osowski
September 11, 2023
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The above Idaho statutes do not limit University Bank's proposed activities. As University Bank is a state-chartered bank otherwise qualified, the Director of the Department does not need to grant a waiver to University Bank to use the word "bank" in its name. The Department offers no objection to University Bank's use of the word "bank" in its name. The Department also offers no objection to University Bank engaging in retail and wholesale mortgage lending in the State of Idaho provided its mortgage loan originators are registered in the Federal Registry and University Bank complies with applicable home-state and federal laws and regulations.

If any of the facts I recited above are incorrect or if the facts you have given us change, the Department's position on the matter could change. If you have any other questions, please do not hesitate to contact the Financial Institutions Bureau at (208) 332-8031 or tracy.english@finance.idaho.gov.

Sincerely,



Salvador Cruz
Financial Institutions Bureau Chief

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STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES (DIFS)
LANSING, MICHIGAN



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.

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