

STATE OF MICHIGAN

**COMMON PROBLEMS FILING
ARTICLES OF INCORPORATION**

**Michigan Department of
Licensing and Regulatory Affairs
Bureau of Commercial Services**

Corporation Division
www.michigan.gov/corporations



General Telephone Numbers
www.michigan.gov/corporations

Michigan Department of Licensing and Regulatory Affairs

General LARA Information(517) 373-1820

611 West Ottawa
Lansing, Michigan 48909

Corporation Division, Bureau of Commercial Services

PO Box 30054
Lansing, Michigan 48909-7554

Corporation Division Phone Number.....(517) 241-6470

Corporation Division Fax Numbers

Mich-Elf to submit documents (Must have Mich-Elf Filer account)(517) 636-6437

Mich-Elf Application (To establish or update Mich-Elf Filer account) ... (517) 241-6445

Orders for Certificates, Copies, or Information Requests.....(517) 241-0538

Michigan Department of Treasury

General Information(517) 373-3200

430 West Allegan
Treasury Building
Lansing, Michigan 48922

Business Tax Registration(517) 636-4660

US Department of Commerce - The Patent and Trademark Office

General Information(800) 786-9199

US Patent and Trademark Office
Commissioner for Trademarks
PO Box 1451
Alexandria, Virginia 22313-1451

The Bureau of Commercial Services is aware that filing Articles of Incorporation can be confusing. It is our hope that this brochure will make the filing process for Articles of Incorporation easier and help you avoid common errors that might cause unnecessary delays.

This brochure is not intended to serve as statutory analysis or professional advice. To assure that you understand the legal, business, tax, and financial obligations that may result from selecting a particular business entity, you may want to consult an attorney and an accountant. The Bureau has an [Entrepreneur's Guide](#) available on our website which explains the characteristics of different types of business entities. When submitting Articles, it is best to wait until you have received back the filed Articles or have confirmation that the Articles were filed before ordering or purchasing items such as signs, business cards and stationary to avoid problems that may arise.

WHAT ARE ARTICLES OF INCORPORATION?

Articles of Incorporation are legal formation documents that must be filed to create new profit, nonprofit, professional service, or ecclesiastical corporations. All Articles must include the name of the corporation, the purposes (except for ecclesiastical corporations), the name of the resident agent, the address of the registered office, and the names, addresses, and signatures of the incorporators. In addition, each type of corporation has individual requirements that must be satisfied in the Articles.

A foreign corporation wanting to transact business in Michigan must submit an Application for a Certificate of Authority to Transact Business in Michigan (form [BCS/CD-560](#)). In the application the foreign corporation must state the character of its activities in the state. Foreign corporations can only lawfully carry on business activities in Michigan that they are authorized to perform in their home state and that can be performed by a domestic corporation.

Forms can be obtained from our website at www.michigan.gov/corporations. These forms contain the minimum information needed to be fileable, but may not meet all your legal or tax needs.

WHAT ARE THE DIFFERENCES BETWEEN VARIOUS TYPES OF CORPORATIONS?

Profit corporations are formed for the purpose of generating profit for shareholders. A profit corporation is generally composed of three categories of persons: shareholders, directors, and officers. The shareholders own the corporation, elect the directors and have the right to vote on major events of the corporation. Directors are responsible for managing the corporation's affairs. Officers are persons chosen by the board of directors to run the day-to-day operations of the corporation.

Nonprofit corporations are organizations in which members, officers, directors, and associates do not receive any profits of the corporation, although they may receive reasonable compensation for services rendered. Any profits of the corporation must be used to further the purpose for which the corporation was formed. Some of the most common types of nonprofit corporations include social clubs, civic organizations, day care centers, foundations, outreach organizations, museums, humane societies, schools, and homeowner associations.

The Articles of Incorporation for a nonprofit corporation must state whether the corporation will be formed as a stock or nonstock corporation. If a nonprofit corporation is formed on a stock basis, the number of authorized shares must be included in the Articles. If a nonprofit corporation is organized on a nonstock basis, the value and description of real and personal property assets, the method by which it will be financed, and a statement that it is organized as a membership or directorship corporation must be included in the Articles of Incorporation.

Professional service corporations are corporations in which shareholders must be licensed professionals. Licensed professionals are persons legally authorized to render a professional service. For example, professional service corporations may be formed by public accountants, doctors, dentists, veterinarians, architects, professional engineers, land surveyors, and attorneys at law. Shareholders of the corporation must be licensed in the professional service that the corporation provides. A professional service corporation may not engage in any business other than the rendering of the professional services for which it was specifically incorporated. Profit corporations providing services in a “learned profession” may only form as professional service corporations. (See [Attorney General Opinion 6592](#), dated July 10, 1989)

Ecclesiastical corporations are formed for the purpose of establishing religious organizations. The organization must be formed for purpose of teaching and spreading religious beliefs and principles. All churches incorporated as ecclesiastical corporations must be organized as nonprofit membership corporations.

COMMON PROBLEMS

The list that follows includes the most common problems that delay the filing of Articles of Incorporation. This list is neither exhaustive nor complete and should be used only as a guide.

The wrong information is used for filing Articles of Incorporation.

You must submit the correct information for the type of corporation you are trying to create. For example, if you are trying to form a nonprofit corporation, you could not submit Articles of Incorporation for a profit corporation. If the Articles contain the wrong information, the document will have to be returned or modified to include the required information.

No fee or the incorrect amount is submitted with the document.

All required fees must be submitted with the Articles of Incorporation. If no payment is received or an insufficient amount is received with the Articles, the document cannot be filed. The filing fee may be paid by check or money order through the mail or by credit card through our MICH-ELF electronic fax filing system or in person at our office. Checks and money orders must be made payable to the State of Michigan. Instructions on the back page of Articles of Incorporation forms available from the Bureau provide information about filing fees and how to compute fees for stock. If you have any questions about fee requirements, please feel free to contact our Document Review section.

The chosen name is either not available or contains a restricted word.

The proposed name of a corporation must meet certain criteria before the document can be filed. The name must be distinguishable on the record of the administrator from all active names of corporations, limited partnerships and limited liability companies. In addition, the name may not contain a word or phrase that indicates or implies that the corporation is engaged in an activity other than a lawful purpose or purposes permitted in the Articles.

To determine if a proposed name is currently in use by a corporation, limited partnership or limited liability company, you may use our online name availability check at www.michigan.gov/nameavailability or contact our Business Services Section at (517)-241-6470. Name searches are a preliminary check and are not a guarantee that the name you want will be available when your Articles of Incorporation are received for review. If more time is needed to organize, a corporation name can be reserved by submitting an Application for the Reservation of a Name, form [BCS/CD-540](#).

A name may be rejected if it contains a restricted word. Restricted words are words and abbreviations that must meet certain criteria before the Bureau can file the proposed name. Examples include names

that imply governmental association, names that denote a professional corporation such as a law firm or a doctor's office or words and expressions which signal a company is doing business as a bank may be restricted. Restricted words fit into three categories: cautions, restrictions, and prohibitions. A list of restricted words can be found in *Appendix A* of this brochure. The use of some of these words requires approval of another agency prior to use.

The corporation name implies a purpose which is not permitted.

A corporation whether profit, nonprofit, professional service, or ecclesiastical may be formed for a lawful purpose. The purpose that must be supplied on the Articles of Incorporation describing activities the corporation will carry out is dependent on the type of corporation that you are forming. Profit corporations may use an "all purpose clause" in their Articles of Incorporation, while nonprofit and professional service corporations are required to state a specific purpose. An "all purpose clause" is a statement that the purpose is to engage in any lawful activity within the purposes for which corporations may be organized. When a corporation does not use an all purpose provision, the purpose clause must include enough information to determine the corporation's purpose and that the purpose would be permitted under the Act. For nonprofit corporations, the Articles must state the specific purpose for which the corporation is formed. Professional service corporations must specifically state the professional services the corporation will render.

No shares are authorized.

When forming a profit, a stock nonprofit, or a professional service corporation, the Articles of Incorporation must state the number of shares the corporation may issue. The shares may be all one class or may be divided into two or more classes. When authorized shares are designated into two or more classes, the shares of each class must be distinguishable from the shares of the other classes. Each class shall consist of shares having designations and relative voting, distribution, dividend, liquidation, and other rights. A corporation may issue all or part of the authorized shares.

A resident agent is not appointed in the Articles of Incorporation.

A resident agent must be appointed in the Articles of Incorporation. A resident agent is someone who is appointed by the corporation to receive any documents, notices or demands served upon the corporation. For profit and professional service corporations, the resident agent may be either an individual resident in this state whose business office or residence is identical with the registered office; a domestic corporation or a limited liability company; or a foreign corporation or limited liability company authorized to transact business in this state that has a business office identical with the registered office. For nonprofit and ecclesiastical corporations, the resident agent may be either an individual resident in this state whose business office is identical with the corporation's registered office, a domestic or domestic business corporation, or a foreign or foreign business corporation authorized to conduct affairs or transact business in this state and having a business office identical with the corporation's registered office. When the resident agent resigns, the corporation is required to appoint a new agent. To change the resident agent or registered office, the corporation must submit a statement of the change to the Bureau. A resident agent change may also be made on the annual report.

A registered office is not included in the Articles of Incorporation.

A registered office must be included in the Articles of Incorporation. A registered office is an address in the state of Michigan where the resident agent is available. The registered office must be a physical location, but the mailing address can be a P.O. Box. A corporation must always maintain a current registered office. If the registered office location or mailing address changes, the corporation must file a certificate to change the registered office location or mailing address. A registered office change may also be made on the annual report.

The names and addresses of the incorporators are not included in the Articles of Incorporation.

One or more persons may form a corporation. Incorporators are persons who initially create the corporation and their name(s) and address(es) need to be included in the Articles of Incorporation. The incorporators and information regarding incorporators cannot be removed or changed by amending the Articles of Incorporation. Corporations formed under special acts may need more than one incorporator. Professional service corporations can only be formed by persons licensed to perform the services the corporation will provide.

No designations in Articles of Incorporation.

A nonstock, nonprofit corporation must designate in its Articles whether it is a membership or a directorship corporation. A membership nonprofit corporation is one in which the board of directors is elected by the members and the members have a right to vote on certain transactions. A directorship nonprofit corporation is one that may or may not have members, but if there are members they do not have the right to vote.

Articles of Incorporation for nonprofit corporations may contain additional provisions relating to volunteer directors, volunteer officers, non-director volunteers, and tax exemption. Federal Tax exemption is obtained through the Internal Revenue Service. The IRS requires that the Articles of Incorporation contain certain provisions, including a statement that the corporation will not discriminate based on race, color, creed, or national origin, that it will not engage in political activities, and describing what happens to its assets in the event of dissolution. Acceptable language for the provisions may be obtained directly from the Internal Revenue Service.

The Articles of Incorporation are not signed by the incorporators.

When you submit the Articles of Incorporation to the Bureau, the Articles must be signed in accordance with relevant statutes. If the signature on the document is missing, or not in accord with statutory requirements, the document will be returned for correction.

WHAT HAPPENS IF I MAKE A MISTAKE ON MY FORM?

Many mistakes that occur when you are filing Articles of Incorporation can be corrected with your approval directly over the phone. Unfortunately, some errors require the document to be returned to you for correction. To facilitate the quick correction of your Articles of Incorporation, we suggest that you provide a phone number of a person we can contact, so if the Articles do not substantially conform, we can contact you by phone rather than having to write to you and return the document by mail.

CONTACTING THE BUREAU OF COMMERCIAL SERVICES

The staff here at the Bureau will be more than happy to answer questions that may arise while you are trying to create your corporation, as we want this process to be as convenient as possible for you. To facilitate this filing process, the Bureau offers many different ways to contact us for assistance and to file your Articles of Incorporation or other applicable documents. What follows is a comprehensive list of all the ways to contact us.

Website (www.michigan.gov/corporations)

The website contains document images and database information for corporations, limited liability companies, and limited partnerships. Copies of documents and reports can be viewed and/or printed at no charge.

The website also contains forms, general information, frequently asked questions, procedure manuals and a business entity search feature. In addition, questions may be submitted by email.

Telephone Services

Information about specific entities including officers and directors is available at (517) 241-6470, Monday through Friday from 8 a.m. - 5 p.m. EST. Copies of documents, certificates of good standing or other certificates may be ordered at the same number and information about filing requirements is also available.

Records: Inquiries about filing requirements for documents or annual reports and requests for information about specific entities may be faxed to (517) 241-0538.

Certificates and Copies: Orders for copies of documents, certificates of good standing, or other documents can be placed at (517) 241-6470 may be scheduled to fax within an hour. Requests may be submitted by fax at (517) 241-0538.

Electronic Filing

MICH-ELF: The MICH-ELF service allows all **Corporation Division documents**, other than annual reports, to be filed electronically. Using a fax machine, documents can be sent to the fax gateway 24 hours a day, seven days a week. The documents are received as electronic images and displayed on a computer screen.

Customers can obtain a filer number by completing form [BCS/CD-901](#), MICH-Elf Application, or comparable document which contains the following:

- Name, address and phone number of MICH-ELF applicant
- Fax number for return of document
- Type of credit card (At present, only VISA and MasterCard are accepted)
- Credit card number, expiration date, name of cardholder, and billing street address and zip code
- Contact person, phone and fax number if other than applicant

Fax the completed Mich-Elf Application to (517) 241-6445.

Once the filer number is received, you may then fax your document(s) to (517) 636-6437. The filer number should be added to each future transaction, form [BCS/CD-900](#), MICH-ELF Cover Sheet may be used. First time MICH-ELF user requesting expedited service must obtain a MICH-ELF filer number prior to submitting a document for expedited service.

The document will be processed electronically and stored on optical disk (WORM - Write Once Read Many). If the document is illegible or requires modification or adjustment, the customer must submit a replacement document. MICH-ELF documents must be sent using a setting of high (or fine) resolution, namely 200 DPI (dots per inch) vertical and horizontal resolution. The document should have a half-inch border on the right-hand margin and bottom.

Filings more than ten pages transmit very slowly; therefore a maximum of ten pages can be submitted with each MICH-ELF transmission, including the fax cover sheet. Documents of more than ten pages should be mailed to P.O. Box 30054, Lansing, MI 48909-7554 or brought in person to the Bureau.

Customers may request good standing certificates and certified copies of the document being filed through MICH-ELF. The cost for the order will be charged to the customer's credit card.

FILEOnline (web/email submissions)

FILEOnline is a new service offered by the Michigan Corporation Division that allows business entities to

file annual reports and annual statements from our website.

The service also allows users to submit document to our electronic filing system (MICH-ELF) from an email link (cdfilings@michigan.gov).

For more information, please see [FILEOnline](#) on our website.

Mail Services

Orders for copies or certificates, requests for information about filing requirements for documents, general information questions, requests for information on a specific entity or name availability inquiries, or documents to be filed, may be mailed to:

Department of Licensing and Regulatory Affairs
Bureau of Commercial Services
Corporation Division
P.O. Box 30054
Lansing, MI 48909-7554

Requests for information about annual report filing requirements may be mailed to:

Department of Licensing and Regulatory Affairs
Bureau of Commercial Services
Corporation Division
P.O. Box 30057
Lansing, MI 48909-7557

In Person: The Corporation Division of the Bureau of Commercial Services is located at 2501 Woodlake Circle, Okemos, Michigan and the Bureau is open Monday through Friday from 8 a.m. - 5 p.m. EST. Computer terminals are available for customer use to view documents or to search records on the database, free of charge. Forms are also available. Documents and reports may be submitted for review, and copy and/or certificate requests can also be ordered.

Effective January 1, 2006

Fees for shares of profit corporations are substantially reduced and expedited services for documents are expanded and improved.

PROFIT CORPORATION FEES FOR SHARES REDUCED

Public Act 212 of 2005, effective January 1, 2006, signed by Governor Granholm on November 21, 2005, amended section 1062 of the Business Corporation Act. It substantially reduces the fees profit corporations pay for authorized shares greater than 60,000.

The new fees for initial authorized shares and increases in authorized shares for Michigan profit corporations and for authorized shares attributable to Michigan for foreign profit corporation* qualified to do business in Michigan are:

1-60,000	\$50
60,001-1,000,000	\$100
1,000,001-5,000,000	\$300
5,000,001-10,000,000	\$500
More than 10,000,000	\$500 for first 10,000,000 plus \$1000 for each additional 10,000,000, or portion thereof

*The former fee schedule applies to increases in authorized shares attributable to Michigan that occurred prior to January 1, 2006.

*Foreign corporations only pay for the authorized shares attributable to Michigan. At the time of application for Certificate of Authority to do business in Michigan 60,000 shares are considered initially attributable to Michigan. Additional fee is due when shares attributable to Michigan increase. The number of shares attributable to Michigan is determined by multiplying the total number of authorized shares of the foreign corporation by the most recent apportionment percentage used in the computation of the single business tax. If the corporation's business activities are confined solely to Michigan, the total number of authorized shares are considered attributable to Michigan.

24-HOUR, SAME DAY, 2-HOUR, AND 1-HOUR EXPEDITED SERVICE FOR DOCUMENTS

Public Acts 217-220, effective January 1, 2006, signed by Governor Granholm on November 21, 2005, follows Delaware and permits the customer to obtain review and filing of their document, if fileable, within the time frame that best suits the customer's needs. Expedited service is available for all documents for profit corporations, limited liability companies, limited partnerships and nonprofit corporations. First time MICH-ELF user requesting expedited service must obtain a MICH-ELF filer number prior to submitting a document for expedited service.

Complete a separate Expedited Service Request, form [BCS/CD 272](#), for each document for which expedited service is being requested.

24-hour service: Any document concerning an existing entity \$100
Formation documents and applications for certificate of authority.....\$50

Same day, other than 1 or 2 hour, must be received by 1 p.m. EST or EDT
Existing domestic entity or qualified foreign entity \$200
Formation documents and applications for certificate of authority..... \$100

2 hour on same day as request, must be received by 3 p.m. EST or EDT .. \$500

1 hour on same day as request, must be received by 4 p.m. EST or EDT \$1000

COMMON PROBLEMS CHECKLIST

	Item Checklist
	1. The correct information is in the Articles of Incorporation.
	2. The correct fee is submitted with your document.
	3. The name you have chosen is available.
	4. The corporation name implies a purpose which is permitted.
	5. The authorized shares are stated.
	6. Your resident agent is appointed in the Articles of Incorporation.
	7. Your registered office is included in the Articles of Incorporation.
	8. The names and addresses of incorporators are included in the Articles.
	9. All required designations are in Articles of Incorporation.
	10. The Articles of Incorporation are signed by the incorporators.

Appendix A - Restricted Words

Restricted words are those that when used in a company name need to meet certain requirements in order to be included in the proposed company name. If you have any questions about the requirements please feel free to call our office. Restricted words fit into three categories: cautions, restrictions and prohibitions and this appendix is divided accordingly by category.

Restricted Words

A.T.	Community Planner
A.T.C.	Consulting Psychologist
A.T.L.	Convalescent Center
Academy	Co-op
Acupuncturist	Cooperative
Aircraft Transport Operation	Cosmetologist
Aircraft Transport Vehicle	Credit Life
Ambulance	D.C.
Ambulance Operation	D.D.S.
Animal Technician	D.M.D.
Animal Technologist	D.O.
Apothecary	D.P.M.
Architect	D.V.M.
Architecture	Dental Assistant
Athletic Trainer	Dental Hygienist
Athletic Trainer Certified	Dentist
Audiologist	Deposit
Audiometrist	Diplomate in Osteopathy
Banc	Doctor
Bancorp	Doctor of Chiropractic
Bank	Doctor of Dental Surgery
Bank Holding Company	Doctor of Medicine
Banking	Doctor of Optometry
Banque	Doctor of Osteopathy
Barber	Doctor of Podiatric Medicine
Bonding	Doctor of Veterinary Medicine
Building and Loan	DR.
C.A.	Druggist
C.A.T.	Drugstore
C.O.T.	Economic Development
C.O.T.A.	Educational Audiologist
Certified Accountant	Electrologist
Certified Acupuncturist	Endodontist
Certified Athletic Trainer	Esthetician
Certified General Real Estate Appraiser	Extended Care Facility
Certified Occupational Therapist	Family Advisor
Certified Occupational Therapy Assistant	Family Consultant
Certified Public Accountant	Family Counselor
Certified Residential Real Estate Appraiser	Family Guidance Advisor
Chartered Accountant	Family Guidance Consultant
Chiropodical	Family Guidance Counselor
Chiropodist	Family Relations Counselor
Chiropody	Family Therapist
Chiropractic	Federal
Chiropractic Physician	Foot Specialist
Chiropractor	Foundation
Clinical Audiologist	Free Standing Surgical Outpatient Facility
College	HCFA

Health and Human Services
Health Care Financing Administration
Health Maintenance Organization
Hearing Aid Audiologist
Hearing Therapist
HHS
HMO
Home For The Aged
Hospice
Hospital
Hospitals
Immigration Clerical Assistant
Industrial Audiologist
Industrial Bank
Institute
Insurance
L.B.S.W.
L.M.F.T.
L.M.S.W.
L.P.C.
L.P.N.
L.P.T.
L.R.C.P.
L.R.T.
Land Surveying
Land Surveyor
Landscape Architect
Licensed Athletic Trainer
Licensed Bachelor's Social Worker
Licensed Counselor
Licensed Marriage and Family Therapist
Licensed Marriage And Family Therapist
Licensed Marriage Counselor
Licensed Master's Social Worker
Licensed Physical Therapist
Licensed Practical Nurse
Licensed Professional Counselor
Licensed Psychologist
Licensed Respiratory Care Practitioner
Licensed Respiratory Therapist
Limited Licensed Marriage and Family Therapist
Limited Licensed Marriage Counselor
Limited Licensed Psychologist
Limited Real Estate Appraiser
Loan
M.D.
Manicurist
Marital Counselor
Marital Therapist
Marriage Advisor
Marriage Consultant
Marriage Guidance Advisor
Marriage Guidance Consultant
Marriage Guidance Counselor

Marriage Relations Advisor
Marriage Relations Consultant
Marriage Relations Counselor
Medicaid
Medicare
Medicine Store
Mutual
National
Natural Hair Culturist
Nontransport Prehospital Life Support Operation
Nontransport Prehospital Life Support Vehicle
Nurse Anesthetist
Nurse Midwife
Nurse Practitioner
Nursing Center
Nursing Home
Nursing Home Administrator
O.D.
O.T.
O.T.R.
Occupational Therapist
Occupational Therapist Registered
Occupational Therapy Assistant
Optometrist
Oral and Maxillofacial Surgeon
Oral Pathologist
Orthodontist
Osteopath
Osteopathic Practitioner
Osteopathy
P.A.
P.T.
P.T.T.
Pediatric Dentist
Periodontist
Pharmacist
Pharmacy
Physical Therapist
Physical Therapy
Physical Therapy Technician
Physician's Assistant
Physiotherapist
Podiatric
Podiatric Physician and Surgeon
Podiatrist
Podiatry
Police
Prescriptions
Professional Counselor
Professional Engineer
Professional Engineering
Professional Surveying
Professional Surveyor
Prosthodontist

Psychological Assistant
Psychological Examiner
Psychologist
Public Accountant
R.A.
R.C.P.
R.D.A.
R.D.H.
R.N.
R.P.H.
R.P.T.
R.S.
R.S.S.T.
R.T.
Railroad
Railway
Real Estate Valuation Specialist
Redevelopment
Registered Accountant
Registered Acupuncturist
Registered Auctioneer
Registered Dental Assistant
Registered Dental Hygienist
Registered Forester
Registered Nurse
Registered Physical Therapist
Registered Professional Nurse
Registered Sanitarian
Registered Social Service Technician

Respiratory Care Practitioner
Respiratory Therapist
Rural Community Hospital
Sanitarian
Security
Social Security
Social Security Account
Social Security Administration
Social Security System
Social Service Technician
Social Worker
SSA
SSI
State Licensed Real Estate Appraiser
Supplemental Security Income Program
Surety
T.A.
Title
Trained Attendant
Trust
United States
University
V.M.D.
Veterinarian
Veterinary
Veterinary Doctor
Veterinary Surgeon
Watershed Council

Caution Words

Accountant
Adjuster
Adult Foster Care Facility
AFIDS
Agricultural Fair
Alternative Health Care Financing and Delivery Systems
Asbestos Abatement Contractor
Attorney
Authority
Bail Bond
Bail Bonds
Boxer
Boxing Promoter
Bridge
Brine Pipeline
Broker-Dealer
Builder
Burial
Canal Improvement Association
Carnival-Amusement Ride Operator
Cemetery
Child Care Organization.

Citizens District Council
City of
Collection Agency
Community Foundation
Corp.
Corporation
Cosmetology
Counselor
County of
Credit Union Service Organization
Cremation
Crematory
CUSO
Day Care Center
Debt Management
Detective Agency
Dietitian
E.M.S.
E.M.T.
Electrical Contractor
Electrician
Elevator Contractor

Emergency Medical Services Instructor
Emergency Medical Technician
Emigrant Agent
Employment Agent
Empowerment Zone Development Corporation
Engineer
Enterprise Community Development
Fiduciary
Fire Alarm Technician
Fraternal Benefit Societies
Funeral Director
Funeral Establishment
Grain Dealer
Guardian
Guardianship
Harbor Improvement Association
Health Care Center
Health Center
Hearing Aid Dealer
Hearing Aid Salesperson
Hearing Aid Trainee
Homeland Safety
Homeland Security
Horticultural Fair Societies
Hvac
Inc.
Incorporated
Investment Advisor
Joint Venture
L.D.
L.N.
Lawyer
LEIN
Licensed Dietitian
Licensed Hearing Aid Dealer
Licensed Nutritionist
LIEN
Limited Liability Company
Livestock Dealer
Lottery
Maintenance And Alteration Contractor
Mausoleum
Mechanical Contractors
Medical First Response Service
Montessori
Mortician
Mortuary Science
Nonprofit Housing
Nonprofit Housing Cooperative
Nursery
Nutritionist
Olympian

Paramedic
Partnership Association Limited
Pawnbroker
Personnel Agency
Plumber
Plumbing Contractor
Polygraph Examiner
Polygrapher
Private Detective
Private Investigator
Private Security Guard
Private Security Police
R.D.
Real Estate Broker
Real Estate Investment Trust
Real Estate Salesperson
Refrigeration
Registered Dietitian
Rehabilitation Center
REIT
Religious College
Residential Builder
Residential Maintenance And Alteration Contractor
Riding Stable
River Improvement Association
Safe Deposit
Sanitarium
Savings
Savings and Loan
School
Secondhand Dealer
Secret Society
Security Alarm System Contractor
Security Guard Agency
Ski Lift Operator
Substance Abuse Services
Summer Resort
Surveyor
Telegraph
Telephone
Township of
Trustee
Tunnel
U.S.
Undertaker
Union Depot
Vault
Vehicle Protection Product Warrantor
Village of
Warrantor

Prohibited Words

Altius
American Espirito Sport Fraternite
American Symphony Orchestra League
Bureau of Michigan
Central Liquidity
Central Liquidity Facility
Citius
Citius Altius Fortius
Civil Air Patrol
CLF
Commodity Credit
Commodity Credit Corporation
Credit Commodity
Credit Commodity Corporation
Credit Union
DEA
Department of Health and Human Services
Department of Housing and Urban Development
Department of Michigan
Department of the Treasury
Deposit Insurance
DHHS
Drug Enforcement Administration
Farm Credit System Insurance Corporation
FBI
Federal Bureau of Investigation
Federal Deposit
Federal Deposit Insurance
Federal Deposit Insurance Corporation
Federal Home Loan Bank
Federal Home Loan Mortgage Corporation
Federal Housing Administration
Federal Intermediate Credit Bank
Federal National Mortgage Association
FHA
Fortius
"Give a Hoot, Don't Pollute"
Government
Government National Mortgage Association
Home and Housing Finance
Home and Housing Finance Agency
Home Loan
Housing and Home Finance
Housing and Home Finance Agency
HUD
Little League
Little Leaguer
Mortgage
National Agricultural Credit Corporation
National Credit Union
National Credit Union Administration
National Credit Union Board
National Credit Union Share Insurance Fund
Naval Sea Cadet Corps
NCUA
NCUSIF
Olympiad
Olympic
OPIC
Overseas Private Investment
Overseas Private Investment Corporation
Pan-American
Paralympiad
Paralympic
PHA
Private Overseas Investment
Public Housing
Public Housing Administration
Reconstruction Finance
Reconstruction Finance Corporation
Reserve
Secret Service
Secret Service Uniformed Division
Secretary of the Treasury
Share Insurance
Smokey Bear
State of Michigan
U.D.
U.S. Marshal
U.S. Marshals Service
U.S. Mint
U.S.S.S.
United States Capitol Historical Society
United States Housing Authority
United States Marshals Service
United States Mint
United States Olympic Committee
United States Savings Bond
USHA
Woodsey Owl

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