

# STATE OF MICHIGAN

## CHOOSING A BUSINESS NAME

**Michigan Department of  
Energy, Labor & Economic Growth  
Bureau of Commercial Services**

**Corporation Division**  
[www.michigan.gov/corporations](http://www.michigan.gov/corporations)



**General Telephone Numbers**  
**[www.michigan.gov/corporations](http://www.michigan.gov/corporations)**

**Michigan Department of Energy, Labor & Economic Growth**

General DELEG 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  
Tax Clearance Section .....(517) 636-5260  
Business Tax Registration .....(517) 636-4660

**U.S. Department of Commerce - The Patent and Trademark Office**

General Information .....(800) 786-9199  
U.S. Patent and Trademark Office  
Commissioner for Trademarks  
P.O. Box 1451  
Alexandria VA 22313-1451

The Bureau of Commercial Services realizes that choosing a name for your business is one of the most important aspects of forming a new business. Your name separates you from other entities, represents you to the general public and entitles you to certain rights under the law. The process of determining whether or not to register your name, where to register the name, and how to register the name can be a complicated process. It is our hope that this brochure will both clarify and expedite your filing process. This brochure is not intended to be a substitute for legal advice and should be used only as a guide. We suggest that it is sensible to consult with a lawyer before deciding on a name for your company.

### **Can I choose any name I want for my business?**

Unfortunately, you will not always be able to choose the name you want for your business entity. There are a number of regulations that apply when a company name is chosen. The general rules governing names of corporations, limited liability companies, and limited partnerships can be found in the [Business Corporation Act](#), [Nonprofit Corporation Act](#), [Professional Service Corporation Act](#), [Limited Liability Company Act](#) and the [Limited Partnership Act](#). A list of some of the other statutes that govern name selection can be found in *Appendix A* of this brochure.

### **Where do I file?**

The legal structure selected for your business determines where you are going to file your name. Sole proprietorships and copartnerships file their names with the county clerk in the county in which their business is located and in any other county in which they transact business or have an office. The name standard applied to the names of sole proprietorships and copartnerships is ***the name cannot be the same or similar to a name already on file with the county so as to cause confusion or deception.***

Limited partnerships, limited liability companies, and corporations file their names at the Bureau. These entities must select a name which is ***distinguishable on the record of the administrator from other active names.*** If you are not sure what type of business entity would best fit your needs you may need to consult with an attorney. We have an [Entrepreneur's Guide](#) available in print and on our website at [www.michigan.gov/corporations](http://www.michigan.gov/corporations) which explains the characteristics of each type of business entity. The Bureau encourages you to contact our staff should you want to request one of the free guides or if you need clarification of materials you find in the [Entrepreneur's Guide](#).

It is particularly important that you check to make sure that the name you have chosen is available before you complete your legal formation documents for a corporation, limited partnership or limited liability company. If your name is not distinguishable on the record of the administrator, your document may be returned, slowing the formation of your new business entity.

### **What does distinguishable on the record mean?**

Provided that the name you have chosen does not need approval from another government agency or is not a name that cannot be used for other reasons (explained later in this booklet), generally you can file the name you have chosen if it is distinguishable on the record of the administrator from other active names already on file. A name is distinguishable on the record if it has a different sequence of letters or numbers from all active names of corporations, limited liability companies, or limited partnerships. If a name does not meet this criteria, the document cannot be filed.

When deciding whether a name is distinguishable on the record from another name, distinctions such as punctuation, and required words like company, limited partnership, limited liability company, and all of their abbreviations when at the end of the name, will be ignored for the purpose of comparison. A name which sounds the same as one already on the record may be accepted provided that the two names are spelled differently from each other.

For example, if the name “A Create Limited Partnership” is an active name on the record, the following names could not be filed:

- Create Limited Partnership
- Create Corporation (or Incorporated, Company, Limited or the abbreviation Corp., Ltd., Inc., or Co.)
- Create Limited Liability Company (or the abbreviations LLC and LC).

Some examples of names which could be chosen are:

- Creates Limited Partnership
- Create Bros Company
- Create & Sons LLC
- Crate Limited Partnership
- Krate Limited Liability Company
- Creators Inc.

The availability of a name for either a limited partnership, a limited liability company, or a corporation may be checked by visiting the website, contacting the Business Services Section of the Corporation Division by mail, facsimile transmission, telephone or in person at our office.

It is important to remember that while a business entity name may be distinguishable, this difference might not be enough to avoid infringing on names filed with the county clerk, the Bureau, or being used by another entity as a trademark, service mark, or trade name. If an infringement does occur, your business entity could be sued and forced to change its name or even pay damages for infringement to the entity with superior rights to the name. The responsibility to avoid infringement rests with you, so one must be careful in choosing a name.

### **Why else would my name not be filed?**

In addition to the requirement that a name must be distinguishable on the record, a name of any limited partnership, limited liability company or corporation must not contain a word or phrase indicating it is organized for any purpose other than is permitted in its Certificate of Limited Partnership, Articles of Organization, or Articles of Incorporation. This requirement helps protect the public from being misled about the nature of a business entity.

A limited partnership name may not contain the name of a limited partner unless that name is also the name of a general partner or the business of the partnership had been carried on under that name before the admission of that limited partner.

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 B* of this brochure. The use of some of these words requires approval of another agency prior to use.

### **How do I avoid infringing on another entity’s name?**

To avoid infringing on another entity’s name or mark, a diligent search of entity names and marks should be conducted. The search may include state registered marks, federally registered marks, domain names, names of sole proprietorships and partnerships, and names of corporations, limited partnerships and limited liability companies.

A list of Michigan registered marks is available on the web site at: <http://www.cis.state.mi.us/bcsc/forms/corp/mark/markcom.pdf>. In addition, a request for the search of Michigan registered marks may be submitted by mail to the Corporation Division.

A search for federal trademark registration may be conducted online at the U.S. Patent and Trademark Office (USPTO) <http://www.uspto.gov/>. A search can also be conducted at the following three Michigan libraries designated as "Patent and Trademark Depository Library":

Michigan		
Ann Arbor	<a href="#">Media Union Library, University of Michigan</a>	734 647-5735
Big Rapids	<a href="#">Ferris Library for Information, Technology and Education (FLITE), Ferris State University</a>	231 591-3602
Detroit	<a href="#">Detroit Public Library</a>	313 833-1450

You may also contact the United States Patent and Trademark Office at (800) 786-9199 or write US Patent and Trademark Office, Commissioner for Trademarks, PO Box 1451, Alexandria, VA 2213-1451.

Assumed names of sole proprietorships and co-partnership names are filed with the county clerk in each county in which business is conducted. Contact the county clerk's office in any county in which business will be carried on to determine if a name similar to the proposed name is currently on file for a sole proprietorship or partnership. There is a list of counties on the state's web site, at <http://www.michigan.gov/som/0,1607,7-192-31720-97053--,00.html>, with links to county web sites.

Michigan corporation, limited partnership and limited liability company names and the names of foreign corporations, limited partnerships, and limited liability companies with authority to transact business in the state may be searched on the web at: <http://www.michigan.gov/entitysearch>. In addition, the Business Services Section of the Corporation Division may be contacted by phone, fax, or mail to check names of these types of entities.

**Checking all of these sources does not guarantee that you are not infringing on another name or mark, but it does offer an opportunity to decrease the chances significantly. It is important that you are aware that regardless of whether there are any grounds for objections under the statutes we administer, if you adopt a name that misleads the public into believing that your business is that of another business, you may be liable for legal action by the person whose business you have affected. If you desire further assurance that your name does not infringe on the rights of other business entities, there are professional search firms who will attempt to do a comprehensive search for a fee.**

### **Can I reserve a name?**

A name of a corporation, limited partnership, or a limited liability company can be reserved for a limited time if more time is needed to organize the business entity. A nonprofit corporation or a limited partnership name may be reserved for 4 months, with two 2 month extensions, and a profit corporation or a limited liability company name may be reserved for 6 months. By reserving a name, a business entity will put others on notice it intends to use the specific name and know the name is available during the reservation period. To reserve a name, submit an Application for Reservation of Name, form [BCS/CD-540](#) with the required fee.

## How do I register my name?

Filing of a name with the Bureau is a relatively easy process as long as your name is distinguishable on the record. Corporations, limited partnerships and limited liability companies select their name by filing the appropriate formation documents with the Bureau. Each business entity has its own specific document to be filed.

A corporation files Articles of Incorporation if it is a domestic corporation or an Application for a Certificate of Authority if it is a foreign corporation. Domestic corporations are corporations formed in Michigan, while foreign corporations are those incorporated under laws other than the laws of this state. There are four types of corporations: profit, nonprofit, professional service and ecclesiastical. The type of corporation you are trying to form will dictate which form you need.

To form a limited partnership, you must file a Certificate of Limited Partnership for a domestic partnership or an Application for Registration to Transact Business if it is a foreign limited partnership.

To form a limited liability company, you must file Articles of Organization if it is a domestic company, or an Application for a Certificate of Authority if it is a foreign company.

To obtain forms please visit the website at [www.michigan.gov/corporations](http://www.michigan.gov/corporations) and go to "Forms and Publications." You may also contact our Business Services Section or visit our office. When filing your organizational document, we suggest that it is best to wait until your document is filed and you have received confirmation before ordering or purchasing items such as signs, business cards, and stationery to avoid problems that may arise due to a conflict with another entity's name.

## What do I get back from the Bureau?

After your formation document for your company is filed, the Bureau will send the original document back to the submitter or resident agent of your business entity. This signifies that the document was filed and indexed under the name you selected for your business entity. The document should be kept with your company records for proof that your document has been filed with the Bureau. **It is important to note that the file number on your document is not your Federal ID number, but is the file number the Bureau has assigned to identify records for the entity.**

## How do I contact the Bureau of Commercial Services?

The staff here at the Bureau will be more than happy to answer any questions which may arise while you are trying to form your business entity. We want this process to be as convenient as possible for you. To try to facilitate this filing process the Bureau offers many different ways to contact us for assistance.

### Website ([www.michigan.gov/corporations](http://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. to 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 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 a [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](mailto: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 Energy, Labor & Economic Growth  
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 Energy, Labor & Economic Growth  
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**

## Appendix A- Statutes

### General

Trademark and Service Marks .....	Act 242 of 1969
Business Corporation Act .....	Act 284 of 1972
Nonprofit Corporation Act .....	Act 162 of 1982
Michigan General Corporation Act .....	Act 327 of 1931
Professional Service Corporation Act.....	Act 192 of 1962
Charitable Organizations and Solicitations Act .....	Act 169 of 1975
Michigan Revised Uniform Limited Partnership Act .....	Act 213 of 1982
Michigan Limited Liability Company Act.....	Act 23 of 1993
Uniform Partnership Act .....	Act 72 of 1917
Partnership Associations Act .....	Act 191 of 1877
Partnership Associations Limited Act.....	Act 105 of 1919
Copartnership Act.....	Act 164 of 1913
Registration of Names and Insignia .....	Act 281 of 1927
Protection of Names and Emblems Act.....	Act 269 of 1929
Assumed and Fictitious Names Act.....	Act 101 of 1907
Empowerment Zone Development Corporation Act.....	Act 75 of 1995
Public School Academics .....	Act 451 of 1976

### Summer Resort

Summer Resort and Assembly Associations .....	Act 230 of 1897
Suburban Homestead, Villa Park, and Summer Resort Associations .....	Act 69 of 1887
Summer Resort Owners.....	Act 137 of 1929
Parks, Playgrounds, Drives and Boulevards .....	Act 161 of 1911

### Cemetery Associations

Cemetery Regulation Act .....	Act 251 of 1968
Rural Cemetery Corporations.....	Act 12 of 1869
Cremation Companies.....	Act 58 of 1915
Vault Associations .....	Act 13 of 1882

### Patriotic Fraternal Organizations

Grand Army of the Republic; Woman's Relief Corps .....	Act 15 of 1889
United Spanish War Veterans .....	Act 174 of 1931
Military Patriotic Fraternal.....	Act 304 of 1919
Veterans .....	Act 109 of 1905

### National Fraternal Organizations

St. George's Societies.....	Act 134 of 1871
Sons of St. George.....	Act 173 of 1891
St. Andrew's Societies.....	Act 41 of 1877
Societies of St. Patrick .....	Act 53 of 1875
Ancient Order of Hibernians .....	Act 84 of 1879
Loyal Orange Institution .....	Act 55 of 1895
St. Jean Baptiste Societies.....	Act 99 of 1871
French Canadien Society .....	Act 159 of 1893
Colonial Dames of America.....	Act 35 of 1897

### Industrial Fraternal Organizations

Knights of Labor of North America .....	Act 159 of 1883
Sons of Industry .....	Act 9 of 1885

### Secret Fraternal Organizations

Lodge .....	Act 46 of 1911
Masonic Lodges .....	Act 145 of 1865
Masonic Associations.....	Act 1 of 1895
Free and Accepted Masons .....	Act 235 of 1849
Royal Arch Masons .....	Act 48 of 1895
Royal and Select Masters .....	Act 35 of 1895
Order of the Eastern Star .....	Act 63 of 1917
White Shrine of Jerusalem .....	Act 256 of 1897

Benevolent and Protective Order of Elks .....	Act 22	of 1891
Independent Order of Odd Fellows .....	Act 90	of 1905
Knights of Pythias Lodges .....	Act 17	of 1877
Knights of Pythias Associations .....	Act 85	of 1905
Social Order of Moose.....	Act 104	of 1905
Loyal Order of Moose.....	Act 291	of 1913
Royal Arcanum.....	Act 130	of 1879
Knights of the Maccabees of the World.....	Act 143	of 1881
Uniform Division of Knights of the Maccabees.....	Act 163	of 1893
Ladies of the Maccabees .....	Act 120	of 1891
Improved Order of Red Man.....	Act 16	of 1875
Ancient Order of United Workmen .....	Act 83	of 1887
Independent Order of Foresters .....	Act 136	of 1891
Ancient Order of Foresters .....	Act 116	of 1889
Foresters of America .....	Act 1	of 1897
Independent Order of Philanthropists.....	Act 26	of 1875
Knights of the Golden Eagle.....	Act 78	of 1891
Legion of the Cross .....	Act 106	of 1891
Knights of the Ancient Essenic Order.....	Act 39	of 1893
United Friends of Michigan.....	Act 49	of 1893
Order of Hermann's Sons.....	Act 78	of 1893
Rathbone Sisters .....	Act 208	of 1895
Mystic Order of the New Kaaba .....	Act 18	of 1895
Lutheran Bund.....	Act 179	of 1897
Alliance Marquette.....	Act 71	of 1901
Kalevan Ritarit .....	Act 80	of 1909
Eskimos.....	Act 55	of 1917

### **Ecclesiastical Corporations**

Roman Catholic Bishops .....	Act 207	of 1867
Methodist Episcopal Churches.....	Act 11	of 1899
Wesleyan Methodist Churches.....	Act 27	of 1905
Methodist Protestant Churches.....	Act 26	of 1907
Free Methodist Churches .....	Act 29	of 1901
Baptist Churches .....	Act 54	of 1899
Baptist Convention .....	Act 42	of 1842
United Presbyterian Churches .....	Act 265	of 1909
Protestant Episcopal Churches .....	Act 40	of 1899
Protestant Episcopal Bishops.....	Act 223	of 1913
Congregational Churches.....	Act 53	of 1901
Reformed Churches In America .....	Act 82	of 1899
Christian Reformed Churches .....	Act 148	of 1901
Evangelical Churches.....	Act 94	of 1899
United Missionary Churches .....	Act 265	of 1949

### **Agricultural, Trade and Labor Associations**

Registration of Names of Farms.....	Act 35	of 1941
Farm products .....	Act 91	of 1915
Granges.....	Act 68	of 1875
Michigan State Agricultural Society.....	Act 180	of 1849
County Agricultural Societies .....	Act 96	of 1849
Local Agricultural or Horticultural Societies.....	Act 80	of 1855
Pomological and Horticultural Societies.....	Act 125	of 1871
Michigan Dairyman's Association.....	Act 100	of 1895

### **Trade and Labor Associations**

Mechanics' Associations .....	Act 188	of 1857
Labor Associations .....	Act 13	of 1897
Arbeiter Bunds.....	Act 42	of 1887
Societies to Promote Interests of Trade and Labor.....	Act 145	of 1885
Builders and Traders Exchanges .....	Act 28	of 1891

## Appendix B- 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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DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
BUREAU OF COMMERCIAL SERVICES  
CORPORATION DIVISION  
PO BOX 30054  
LANSING MI 48909-7554

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