

FILE NOW: FILING FEE AFTER MAY 1ST IS \$550.00

FILED
Apr 03 1998 8:00am
Secretary of State

PROFIT CORPORATION ANNUAL REPORT 1998		FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State DIVISION OF CORPORATIONS
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DOCUMENT # 018267 (5)
 1. Corporation Name
SUNTRUST BANK, EAST CENTRAL FLORIDA



Principal Place of Business 120 S. RIDGEWOOD AVE. P.O. BOX 2120 DAYTONA BEACH FL 32115	Mailing Address 120 S. RIDGEWOOD AVE. P.O. BOX 2120 DAYTONA BEACH FL 32115
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DO NOT WRITE IN THIS SPACE

2. Principal Place of Business		2a. Mailing Address		3. Date Incorporated or Qualified 01/07/1946	
21	Suite, Apt. #, etc.	26	Suite, Apt. #, etc.	4. FEI Number 59-0548801	Applied For Not Applicable
22	City & State	27	City & State	5. Certificate of Status Desired <input type="checkbox"/> \$8.75 Additional Fee Required	
23	Zip	28	Country	6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/> \$5.00 May Be Added to Fees	
24	Country	29	Country	8. This corporation owes or has paid the current year Intangible Personal Property Tax due June 30. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

g. Name and Address of Current Registered Agent LYNCH, IRWIN G. 120 SOUTH RIDGEWOOD AVENUE DAYTONA BEACH FL 32114				10. Name and Address of New Registered Agent	
				81	Name
				82	Street Address (P.O. Box Number is Not Acceptable)
				83	
				84	City
				85	Zip Code

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE _____ (NOTE: Registered Agent signature required when re-instating) _____ DATE _____

12. OFFICERS AND DIRECTORS		13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12	
TITLE	PD <input type="checkbox"/> DELETE	1.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
NAME	DAVISON, WILLIAM H	1.2 NAME	
STREET ADDRESS	150 BOUNTY LN	1.3 STREET ADDRESS	
CITY-ST-ZIP	PONCE INLET FL	1.4 CITY-ST-ZIP	
TITLE	EV <input type="checkbox"/> DELETE	2.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
NAME	LYNCH, IRWIN G.	2.2 NAME	
STREET ADDRESS	9 OAKMONT CIR	2.3 STREET ADDRESS	
CITY-ST-ZIP	ORMOND BCH FL	2.4 CITY-ST-ZIP	
TITLE	V <input type="checkbox"/> DELETE	3.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
NAME	BROWNING, JOHN R.	3.2 NAME	
STREET ADDRESS	450 WILDWOOD DR	3.3 STREET ADDRESS	
CITY-ST-ZIP	NEW SMYRNA BEACH FL	3.4 CITY-ST-ZIP	
TITLE	V <input type="checkbox"/> DELETE	4.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
NAME	CAMINO, DIANE	4.2 NAME	
STREET ADDRESS	1408 KERRY CT.	4.3 STREET ADDRESS	
CITY-ST-ZIP	PORT ORANGE FL	4.4 CITY-ST-ZIP	
TITLE	V <input type="checkbox"/> DELETE	5.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
NAME	COGGINS, DIANE	5.2 NAME	
STREET ADDRESS	7 SETTING SUN TRAIL	5.3 STREET ADDRESS	
CITY-ST-ZIP	ORMOND BEACH FL	5.4 CITY-ST-ZIP	
TITLE	<input type="checkbox"/> DELETE	6.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
NAME		6.2 NAME	
STREET ADDRESS		6.3 STREET ADDRESS	
CITY-ST-ZIP		6.4 CITY-ST-ZIP	

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE: *Irwin G. Lynch* Irwin G. Lynch, EVP 3/26/98 (904)258-2514

CR2E034 (10/97)

LIST OF OFFICERS
 SUNTRUST BANK, EAST CENTRAL FLORIDA
 FOR THE YEAR OF 1998

TITLE	NAME	STREET ADDRESS	CITY & ZIP
C/D	Henry C. Coleman, Jr.	146 Lynnwood Lane	Ormond Beach 32174
V	Pamela D. Albano	55 S. Center Street	Ormond Beach 32174
D	George D. Anderson	3010 South Peninsula Drive	Daytona Beach 32118
SEN	Jeffrey D. Blass	5 Leisure Wood Way	Ormond Beach 32174
CRAEN	Robert B. Wilson, Jr.	36 River Ridge Trail	Ormond Beach 32174
BO	Charyl J. Ball	1137 West Seagate Drive	Deltona 32725
AN	Renee M. Barker	1770 Salvatore Street	DeLand 32720
AN	Paula Beecher	5426 Hibiscus Avenue	Daytona Beach 32117
V	Rene Bolton	2325 Princeton Road	DeLand 32724
BO	Annabelle Bowers	Post Office Box 244	New Smyrna Beach 32170
AN	Matthew M. Bowling	1373 Hyde Park Drive	Port Orange 32124
BO	Gloria A. Bringham	897 Alabama Avenue	Holly Hill 32117
D	J. Hyatt Brown	213 Riverside Drive	Ormond Beach 32176
V	Munel (Mik6) J. Brown	2494 Oak Parkway	Orlando 32822
AN	Robert B. Chapman	121 West Delaware Avenue	Lake Helen 32744
V	Lloyd R. Coates	6152 Sabal Point Circle	Port Orange 32124
V	Sheri T. Cobb	26 Chipperwood Lane	Ormond Beach 32176
SN	C. Lloyd Collins	403 Main Trail	Ormond Beach 32174
AN	Kim Brown-Crawford	541 Colfax Drive	Daytona Beach 32114
D	E. William Crofty	2545 S. Atlantic Avenue Suite 2207-B	Daytona Beach 32118
V	Pamela A. Davis	151 Williams Street	Edgewater 32141
V	Robert A. DeJoy	10 Pine Trail	Ormond Beach 32174
AN	Patricia O. Dillard	1765 Carr Street	DeLand 32720
V	June C. Dupree	197 Deerlake Circle	Ormond Beach 32174
AN	Sandra S. Eshlaman	793 Little Pine Drive	South Daytona 32119
D	James O. Eubank, II	2020 South Peninsula Drive	Daytona Beach 32118
SN	Margaret C. Ferguson	8 Watercliff Lane	Ormond Beach 32174
SN	David T. Fryzel	72 Big Buck Trail	Ormond Beach 32174
BO	Tina M. Gaherty	226 Coventry Court	Ormond Beach 32174
V	Janet M. Geddings	1978 Menger Circle	Ormond Beach 32174
SN	Albert D. Godwin	1022 Torchwood Drive	South Daytona 32119
AN	Candace L. Hance	5800 Alstrum Drive	DeLand 32724
AN	Deanna C. Hand	1221 Pagano Court	Port Orange 32127
AN	Mark A. Hayes	110 Kingbird Circle	Port Orange 32119
D	Theodore J. Hoepner	2047 Forest Club Drive	Daytona Beach 32119
V	Richard C. Hurst	2526 S. Peninsula Drive	Orlando 32804
V	Joyce A. Hutchinson	453 Pelican Bay Drive	Daytona Beach 32118
V	Suzanne B. Iaconis	26 Sandra Drive	Daytona Beach 32118
EN	Michael P. Jarrard	793 Foxhound Drive	Ormond Beach 32176
COAN	Rosemary Jensen	308 Waverly Circle	Port Orange 32124
			Daytona Beach 32118

LIST OF OFFICERS
 SUNTRUST BANK, EAST CENTRAL FLORIDA
 FOR THE YEAR OF 1998

TITLE	NAME	STREET ADDRESS	CITY & ZIP
	Lesa D. Kennedy	1 Revilo Boulevard	Daytona Beach 32118
SA	Ryan J. LaRoche	62 Bryan Cave Road	South Daytona 32119
/	Terry H. Lasris	836 ArdenLeigh Drive	Orlando 32828
/	Norma J. Leaman	1886 Joyner Drive	Daytona 32725
D	William S. Lloyd	6168 Shoreline Drive	Port Orange 32119
AW	Karen Lopez	3609 Scott Street	Port Orange 32119
/	Robin A. Lasky	5947 Doraville Drive	Port Orange 32127
/	Richard G. Luce	5844 Spruce Creek Woods	Port Orange 32119
/	Robert E. Ludlow	6056 Winding Ridge Lane	Port Orange 32124
AW	Beth A. Lysterly	1017 Sandy Terrace Court	Port Orange 32119
AW	Sandra L. Lynch	9 Oakmont circle	Ormond Beach 32174
SN	Lawrence J. McDermott	5 Tropical Lane	Daytona Beach 32118
/	Gavin McLaughlin	4445 South Atlantic Avenue #702S	Ponce Inlet 32127
/	James M. McNab, Jr.	1328 South A1A	Flagler Beach 32136
CLO	Robert D. Martin	96 North St. Andrews Drive	Ormond Beach 32174
D	Terry L. Moretz	3486 Winchester Drive	Port Orange 32119
V	Christopher M. Mundwiler	109 Bay Hammock Lane	Longwood 32779
V	Eddie M. Myett	428 North Beach Street	Ormond Beach 32174
AW	Edward P. Newell, Jr.	156 Orchard Lane	Ormond Beach 32176
SN	Jeffrey P. Pigliacampi	31 South St. Andrews Drive	Ormond Beach 32174
V	David R. Pijet	49 Broadriver Road	Ormond Beach 32174
EN	Michael W. Porten	90 Bryan Cove Road	South Daytona 32119
SN	Robert M. Rabren	136 E. Baywood Square	Daytona Beach 32119
V	Wanda S. Register	3949 Cardinal Boulevard	Daytona Beach 32127
BO	Lori Roberts	1102 Evergreen Place	Daytona Beach 32127
V	Chapman J. Root, II	489 Ocean Shore Boulevard	Deland 32720
D	Hai M. Rogers	960 Oakwood Road	Ormond Beach 32176
V	Michael L. Rouse	6 Fishermans Circle #2	Orange City 32763
V	Gary M. Roush	1211 Beacon Street	Ormond Beach 32174
V	Shirley A. Sebastian	100 Watertrush Court	New Smyrna Beach 32169
V	Leila P. Seibert	50 Bulow Woods Circle	Daytona Beach 32119
AW	Barbara M. Selig	30 Bryan Cave Road	Flagler Beach 32136
BO	Corinne A. Skora	5931 Phyllis Lou Circle	Daytona Beach 32119
V	Anthony B. Smith	157 Brandy Hills Drive	South Daytona 32119
SN	Betty Smith	580 Heather Lane	Port Orange 32127
AW	Gerry L. Smith	6360 Fairway Cove	Port Orange 32119
V	Nancy Smith	3804 Cherry Grove	Port Orange 32124
AW	Wright Smith, III	111 Roble Lane	Port Orange 32119
AW	Thomas W. Staed	2000 South Peninsula Drive	Ormond Beach 32174
D	Kenneth W. Suess	11 Foxfords Chase	Daytona Beach 32118
V			Ormond Beach 32174

LIST OF OFFICERS
 SUNTRUST BANK, EAST CENTRAL FLORIDA
 FOR THEYEAR OF 1988

TITLE	NAME	STREET ADDRESS	CITY & ZIP
AV	Janice P. Tainsh	41 Summertrees Road	Daytona Beach 32124
BO	Karen J. Teehan	2421 Lydia Way	New Smyrna Beach 32168
AV	Sharen M. Turner	4 Oceans West Boulevard #702-D	Daytona Beach 32118
AV	Sloane Bendall Udell	660 Sabal Lake Drive Apt. 104	Longwood 32779
V	Randall J. Vostrejs	250 Golden Saddle Way	Ormond Beach 32174
V	Elizabeth M. White	10 Curved Creek Way	Ormond Beach 32174
V	Merville G. Wells	1215 Jeffrey Drive	Port Orange 32119
SAV	Jack D. Wiles	6248 Palomino Circle	Port Orange 32127
V	Iris J. Wilson	3902 Oak Crest Circle	Port Orange 32119