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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

(Business Entity Name)

(Document Number)

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TALLAHASSEE, FLORIDA

F05-5309
BA

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SUSAN L. KREIS
MARTY J. HADDAD
JOHN D. ADAIR

ANN B. BECK
FRANK O. STAIGER
OF COUNSEL

HILL
DEVENDORF, P.C. COUNSELLORS AT LAW

MONDAY
August Eighth
Two Thousand Five

Registration Section
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

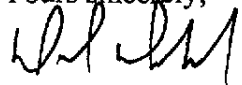
Re: Citizens First Savings Bank

Enclosed for filing are the following documents:

1. Transmittal Letter;
2. Application by Foreign Corporation for Authorization to Transact Business in Florida;
3. Certificate of Good Standing from State of Michigan Office of Financial and Insurance Services for Citizens First Savings Bank; and
5. Check in the amount of \$70.00 for the filing fee.

Please process these documents and forward a filing confirmation to me at the above address. Of course, if you have questions or need additional information, please call me at 904-487-1111.

Yours sincerely,


David C. Devendorf

DCD/jlc
Enclosures

cc: Citizens First Savings Bank (w/out encl.)
ATTN: Mr. David Baker

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

August 16, 2005

DAVID C. DEVENDORF
901 HURON AVENUE
PORT HURON, MI 48060

SUBJECT: CITIZENS FIRST SAVINGS BANK
Ref. Number: W05000038606

We have received your document for CITIZENS FIRST SAVINGS BANK and your check(s) totaling \$70.00. However, the document has not been filed and is being retained in this office for the following:

Written approval and clearance of the words BANK, BANC, BANCO, BANQUE, BANKER, BANKING, TRUST COMPANY, SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK or CREDIT UNION, or words of similar import in any context or any manner must be obtained from the Office of Financial Regulation, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Corporate Name Approval Request" form to be completed and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Regulation, resubmit the document and the approval letter to the Division of Corporations for filing.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6890.

Jason Merrick
Document Specialist

Letter Number: 505A00052199

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

August 29, 2005

DAVID C. DEVENDORF
901 HURON AVENUE
PORT HURON, MI 48060

Ref. Number: W05000038606

Citizens First savings Bank

We have received your document for and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

You will need to send the name approval form to the office of financial institutions and securities regulation. Their address is 200 e. gains street, Tallahassee, Fl. 32399-0371. Then they will let you know if the name is acceptable.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6890.

Jason Merrick
Document Specialist

Letter Number: 705A00054372

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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JOHN D. ADAIR

ANN B. BECK
FRANK O. STAIGER
OF COUNSEL

HILL
COUNSELLORS AT LAW
DEVENDORF, P.C.

FRIDAY
September Second
Two Thousand Five

Registration Section
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

ATTN: Jason Merrick, Document Specialist

Re: Citizens First Savings Bank; 505A00052199

Dear Mr. Merrick:

Enclosed is a copy of the letter received from the Florida Office of Financial Regulation approving the use of the name for our client, Citizens First Savings Bank.

Please process the foreign application documents you are retaining in your office. If you have additional questions, please do not hesitate to call. Thank you.

Yours sincerely,



David C. Devendorf

DCD/jlc/jcf
Enclosure

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TALLAHASSEE, FLORIDA

TRANSMITTAL LETTER

TO: Registration Section
Division of Corporations

SUBJECT: Citizens First Savings Bank
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida," "Certificate of Existence," and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:
David C. Devendorf

(Name of Person)

Hill Devendorf P.C.

(Firm/Company)

901 Huron Avenue

(Address)

Port Huron, MI 48060

(City/State and Zip code)

For further information concerning this matter, please call:

David C. Devendorf at (810) 985-8171
(Name of Person) (Area Code & Daytime Telephone Number)

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TALLAHASSEE, FLORIDA

STREET ADDRESS:
Registration Section
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:
Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy



OFFICE OF FINANCIAL REGULATION

DON B. SAXON
COMMISSIONER

JEB BUSH
GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

August 31, 2005

David C. Devendorf, Esquire
Hill Devendorf, PC
MacCabee Building
901 Huron Avenue
Port Huron, Michigan 48060-3706

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Dear Mr. Devendorf:

Re: Citizens First Savings Bank, a Michigan savings bank

Thank you for your recent letter/fax requesting approval of the above referenced name which is a state-chartered savings bank located in Port Huron, Michigan. Your letter indicates Citizens First Savings Bank proposes to operate a loan production office in Tampa, Florida.

As Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name, the Office will not object to the use of the above corporate name being registered to transact business as a foreign corporation in the state of Florida. This does not authorize the institution to engage in a banking business in the state of Florida. Proper regulatory approvals will be required.

Sincerely,

Linda B. Charity
Director

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,
Secretary of State's Office

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO 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. Citizens First Savings Bank
(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION," "Inc.," "Co.," "Corp.," "Inc.," "Co.," or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Michigan (State or country under the law of which it is incorporated)
3. (FEI number, if applicable)

4. January 1, 1997 (Date of incorporation)
5. Perpetual (Duration: Year corp. will cease to exist or "perpetual")

6. August 1, 2005 (Date first transacted business in Florida, if prior to registration)
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)

7. 525 Water Street (Principal office address)

Port Huron, MI 48060 (Current mailing address)

8. Purchasing and originating mortgage, consumer and commercial loans. (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: Kevin H. Graham

Office Address: 101 East Kennedy Boulevard, Suite 2800

Tampa, Florida 33602
(City) (Zip code)

10. Registered agent's 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 obligations of my position as registered agent.

[Handwritten signature]

(Registered agent's signature)

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 business addresses of officers and/or directors:

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TALLAHASSEE, FLORIDA

A. DIRECTORS

Chairman: Marshall J. Campbell
 Address: 525 Water Street
Port Huron, MI 48060

Vice Chairman: Christopher Kellerman
 Address: 525 Water Street
Port Huron, MI 48060

Director: Timothy D. Regan
 Address: 525 Water Street
Port Huron, MI 48060

Director: Janice U. Whipple Thomas E. Kaczperski
 Address: 1338 Military 6383 Briggeman
Port Huron, MI 48060 St. Clair, MI 48079

B. OFFICERS

President: Marshall J. Campbell
 Address: 525 Water Street
Port Huron, MI 48060

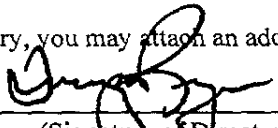
Vice President: Timothy D. Regan
 Address: 525 Water Street
Port Huron, MI 48060

Secretary: Timothy D. Regan
 Address: (See above)

Treasurer: Timothy D. Regan
 Address: (See above)

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 TALLAHASSEE, FLORIDA

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

13. 
 (Signature of Director or Officer listed in number 12 of the application)

14. Timothy D. Regan, Secretary
 (Typed or printed name and capacity of person signing application)

STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES

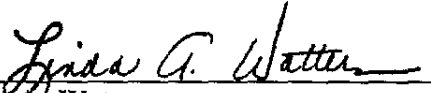
I, Linda A. Watters, Commissioner of the Office of Financial and Insurance Services, Department of Labor & Economic Growth, State of Michigan, do hereby certify the records of this office reflect

Citizens First Savings Bank

is a Michigan banking corporation headquartered in the City of Port Huron, County of St. Clair, 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 22nd day of
July, 2005, at Lansing, Michigan.



Linda A. Watters
Commissioner