

FO6000001779

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

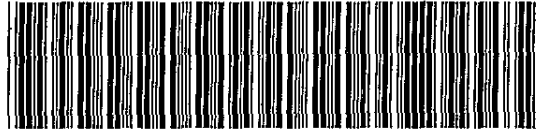
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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TALLAHASSEE, FLORIDA

N. Outigan MAR 21 2006

STEVEN L. HILL
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DAVID C. DEVENDORF
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MARTY J. HADDAD
JOHN D. ADAIR

ANN B. BECK
FRANK O. STAIGER
OF COUNSEL

HILL
DEVENDORF, P.C. COUNSELLORS AT LAW

WEDNESDAY
October Twenty-Sixth
Two Thousand Five

Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

Re: Citizens First Bancorp, Inc.

Enclosed for filing are the following documents:

1. Cover Letter;
2. Application by Foreign Corporation for Authorization to Transact Business in Florida;
3. Certificate of Good Standing from State of Delaware for Citizens First Bancorp, Inc.; and
4. Check in the amount of \$78.75 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.

Yours sincerely,


David C. Devendorf

DCD/jlc
Enclosures

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COVER LETTER

TO: Registration Section
Division of Corporations

SUBJECT: Citizens First Bancorp, Inc.
(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

(Name of Person)

at (810) 985-8171

(Area Code & Daytime Telephone Number)

STREET/COURIER ADDRESS:

Registration Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

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

FINANCIAL SERVICES
COMMISSION

JEB BUSH
GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

March 14, 2006

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

Dear Mr. Devendorf:

Re: Citizens First Bancorp, Inc.

Thank you for your recent letter/fax requesting approval of the above-referenced name which is the holding company for Citizens First Savings Bank, located in Port Huron, Michigan.

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.

Therefore, the Office will not object to the use of the above name being registered as a foreign corporation in the state of Florida.

However, this does not authorize the institution to engage in a banking business in the state of Florida and this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state. 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



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

November 2, 2005

HILL DEVENDORF, P.A.
DAVID C. DEVENDORF
MACCABEE BUILDING 901 HURON AVENUE
PORT HURON, MI 48060-3706

SUBJECT: CITIZENS FIRST BANCORP, INC.
Ref. Number: W05000049561

We have received your document for CITIZENS FIRST BANCORP, INC. and your check(s) totaling \$78.75. 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) 245-6067.

Neysa Culligan
Document Specialist

Letter Number: 605A00065875

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 Bancorp, Inc.
(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. Delaware 3. _____
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 1/17/01 5. _____
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. _____
(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, Port Huron, MI 48060
(Principal office address)
525 Water Street, Port Huron, MI 48060
(Current mailing address)

8. Facilitation of financial and real estate transactions.
(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)

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TALLAHASSEE, FLORIDA

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.


(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:

A. DIRECTORS

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

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

Director: Christopher Kellerman
2929 Lapeer Road
Address: Port Huron, MI 48060

Director: Walid Demashkieh, M.D. Director: Ronald Cooley
1522 Pine Grove Avenue 2801 Gratiot
Address: Port Huron, MI 48060 Marysville, MI 48040

B. OFFICERS

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


Vice President: _____
Address: _____

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

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

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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)

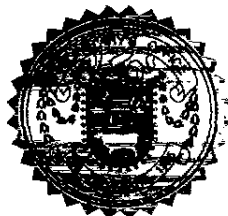
14. Marshall J. Campbell, President
(Typed or printed name and capacity of person signing application)

Delaware

PAGE 1

The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "CITIZENS FIRST BANCORP, INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE SEVENTEENTH DAY OF OCTOBER, A.D. 2005.



3296529 8300

050843635

Harriet Smith Windsor

Harriet Smith Windsor, Secretary of State

AUTHENTICATION: 4230505

DATE: 10-17-05