

G68045

UNION  
PLANTERS  
BANK

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TOLLER'S OFFICE  
99 MAR 11 PM 12:02  
CASHIER'S OFFICE

March 10, 1999

Kathy E. Ryan  
Administrative Assistant  
Division of Banking  
101 East Gaines Street  
Tallahassee, FL 32399-0350

400002812934--0  
-03/22/99--01002--004  
\*\*\*\*\*35.00 \*\*\*\*\*35.00

Dear Ms. Ryan:

Enclosed is the completed Certificate of Surrender of State Charter for Ready State Bank together with the check in the amount of \$35.00 for the filing fee.

Please forward any future correspondence to my attention at the address indicated below.

If you have any questions, please do not hesitate to call me at (305) 536-1724.

Sincerely,

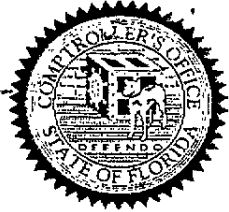
Luba Milbauer  
Senior Vice President  
Compliance and CRA Officer

LM/mv

Enclosures

FILED  
99 MAR 22 AM 8:31  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Surr. Charter.  
3-27-99  
CC



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

## OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

March 18, 1999

Ms. Sherry Wertz  
Akerman, Senterfitt & Eidson, P.A.  
Phillips Point East Tower  
Suite 900  
777 South Flagler Drive  
West Palm Beach, FL 33401

Dear Ms. Wertz:

Re: "Advantage Bankshares, Inc."

Reference is made to your letter/fax requesting approval of the above-referenced corporate name which will be a holding company for Advantage Bank, located in Palm Beach Gardens, Florida.

As Section 655.922(2)(a), Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition against using the word "bank", "banker", "banking", "trust company", "savings and loan association", "savings bank", or "credit union" in its corporate name, the Division of Banking will not object to the use of the above corporate name being registered as a foreign corporation to transact business in the State of Florida.

Sincerely,

Art Simon  
Director  
Division of Banking  
101 E. Gaines Street  
Fletcher Bldg.-6th Floor  
Tallahassee, FL 32399-0350  
(850) 410-9111

:kr

cc: Karon Beyer, Chief  
Bureau of Corporate Records  
Secretary of State's Office



FLORIDA DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS

CERTIFICATE OF SURRENDER OF STATE CHARTER

This is to certify that READY STATE BANK  
(Corporate Name)

858 located at 3700 WEST 12th AVENUE  
(Corporate Document Number) (Street Address)

HIALEAH, FLORIDA 33012  
(City/State/Zip)

has completed the Merger Conversion (circle one) of said corporation to or into a National/Federal institution under the name of

UNION PLANTERS BANK, NATIONAL ASSOCIATION

effective DECEMBER 31, 1998, and does hereby surrender its charter as a state chartered institution and Florida corporation.

This certificate is signed by an authorized officer this 4 day of

MARCH, 1999

UNION PLANTERS BANK, N.A.

(Institution Name)

*Luba Milbauer*

LUBA MILBAUER, SENIOR VICE PRESIDENT

(Authorized Officer)

FILING FEE: \$35

Inhs51(4/96)

FILED  
99 MAR 22 AM 8:31  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA